

# Chambers of Commerce in FBiH and their influence on small and medium-sized enterprises

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## Abstract

This paper will try to explain in more detail the system of chambers of commerce in the Federation of Bosnia and Herzegovina, together with its fundamental influence, which it has especially on small and medium-sized enterprises. This paper is divided into three thematic units, the first of which refers to the FBiH Chamber of Commerce, the second to the cantonal chambers in the FBiH, and the third to their specific impact on small and medium-sized enterprises in the FBiH. In the first thematic unit, emphasis is given on the general characteristics and characteristics of the FBiH Chamber of Commerce, along with the described activities and bodies that make up this institution. In the second thematic unit, the cantonal chambers in FBiH were mentioned because it is a decentralized state structure, where all cantons have a certain level of self-government. In the third thematic unit, the position of small and medium-sized enterprises in FBiH is described, together with the basic characteristics, advantages and disadvantages they have in relation to other forms of economic subjects and associations. In addition, the benefits of membership in the FBiH Chamber are described. The paper ends with a conclusion in which the subjective opinion of the author is presented on the topic of chambers of commerce in the FBiH, i.e. the advantages and disadvantages, related to the functioning of small and medium-sized enterprises.

Keywords: Chambers of commerce, Federation of Bosnia and Herzegovina, Law, Economy

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## 1. FBiH Chamber of Commerce

### 1. 1. General

The main goals in the economy of Bosnia and Herzegovina are the increase of production and exports, the continuous reconstruction of business entities and the introduction of European and world standards into business systems.

The Law on Single Chambers of Commerce of the Republic of Bosnia and Herzegovina from 1962 established the Chamber of Commerce of Bosnia and Herzegovina with headquarters in Sarajevo and chambers of commerce for the regions: Sarajevo, Bihać, Banja Luka, Dobož, Mostar, Tuzla and Zenica. All further amendments to the regulations on chambers of commerce in Bosnia and Herzegovina retained the model of a single-general chamber. After the signing of the Dayton Peace Agreement on November 21, 1995. year, which ended the war in Bosnia and Herzegovina, it was necessary to adapt the chamber system in Bosnia and Herzegovina to the new structure of the State of Bosnia and Herzegovina. During 1998/99. in the territory of the Federation of Bosnia and Herzegovina, cantonal/county chambers formed by the transformation of existing regional chambers or, where necessary, by the establishment of new ones, were

constituted. 16.11.1999. The First Constituent Assembly was held in Sarajevo in 2010, which established the Chamber of Commerce of the Federation of Bosnia and Herzegovina. All chambers in the Federation of Bosnia and Herzegovina have the status of a legal entity and broad powers to represent and promote the economy in their area of activity.

## 1. 2. Activities

The activities of the FBiH Chamber are:

1. Partnership relations with the bodies of executive power and administration at the level of the Federation of Bosnia and Herzegovina, namely:

1.1. In the preparation and adoption of laws, regulations and measures of economic policy and instruments regulating the economic position of economic entities;

1.2. In the preparation and adoption of a development strategy, sectoral economic policies, protection of domestic production, establishment of a system of ecologically sustainable development, development and improvement of the market, and determination of technical and other standards;

1.3. In the preparation and adoption of measures to improve the export of goods and services;

1.4. The established competence of representing employers in the preparation and adoption of regulations in the field of work, pension and health insurance, wages, etc.;

1.5. In proposing the harmonization of laws, other regulations and measures adopted in cantons/counties, with the aim of harmonizing working conditions throughout the Federation of BiH;

1.6. In other issues of partnership relations determined by special regulations and authorizations;

2. Improvement of the economy and entrepreneurship;

2.1. Coordinates joint activities of the chambers, coordinates annual and long-term work programs and organizes implementation of joint projects of interest to members;

2.2. Proposes and undertakes measures to improve entrepreneurship, analyzes the operation of economic regulations and instruments, and proposes measures to restructure production and services based on sustainable development criteria;

2.3. Takes measures to improve, develop and apply innovations, inventions, rationalization, unification of work tools and procedures, standards and protection of domestic products and market regulation;

2.4. Organizes the business information system;

2.5. Organizes the education of personnel in the economy in order to acquire the necessary knowledge - independently or in cooperation with cantonal/county chambers;

2.6. It also provides other services to members;

3. Promotion of the economy of the Federation of Bosnia and Herzegovina;

4. Provision of expert consulting services to members and cantonal/county chambers in preparation for the creation of projects;

5. Public powers that belong to it by law;

6. Duties of the Court of Honor and the Permanently Elected Court;

7. Other tasks related to the realization of the function of the Chamber of FBiH.

One of the tasks performed by the Chamber is export promotion. We can also mention here the statement at the press conference of the former president of the FBiH Chamber of Commerce/Economics, Jago Lasić: "Decreasing imports by 24.3% is good news, but the drop in exports by 21.8% is alarming for our circumstances".

According to him, the decline in exports was mostly influenced by the decrease in demand for aluminum and the decline in investments in construction, because the largest exporters from our country are precisely from this area.

## 1. 3. Organs

The authorities of the FBiH Chamber of Commerce are:

1. President and Vice President;
2. Supervisory Board;
3. Management Board;
4. Assembly.

It is also important to point out that the FBiH Chamber of Commerce carries out its activities through a whole range of sectors and centers such as: Sector for Industry and Services, Sector for Agriculture and Trade, Sector for Energy, Sector for Economic and Legal Affairs, Center for Promotion and education, Center for analysis and informatics, Center for public authorizations and Center for international and cooperation with EU funds.

Furthermore, it is important to point out that there are a large number of associations within the chamber itself, such as: Association for Transport, Association for Tourism, Association for Vinegrowers and Winemakers, etc.

## 2. Chambers of commerce in FBiH

In FBiH, each canton has its own separate chamber of commerce. Thus we have:

Chamber of Commerce of the Federation of Bosnia and Herzegovina

Branislava Đurđeva no. 10

71000 Sarajevo Mirsad Jašarspahić, president

Marko Šantić, M.Sc., Vice President T: +387 33 217 782 F: +387 33 217 783

Chamber of Commerce of the Federation of Bosnia and Herzegovina - Mostar Office

Prince Domagoj 12

88000 Mostar T: +387 36 332 963 F: +387 33 332 966

Sarajevo Canton Chamber of Commerce

La Benevolencije no. 8

71000 Sarajevo Muamer Mahmutović T: +387 33 250 190 F: +387 33 250 138

Chamber of Commerce of Zenica-Doboj Canton

Mehmedalija Tarabara no. 15

72000 Zenica MSc. Diana Babić T: +387 32 465 851 F: +387 32 465 852

Tuzla Cantonal Chamber of Commerce

Trg slobode bb

75000 Tuzla Nedret Kikanović T: +387 35 369 550

+387 35 369 560 F: +387 35 369 552

Chamber of Commerce of the Una-Sana Canton

Trg Maršala Tita bb

77000 Bihać Enes Ružnić T: +387 37 316 351 F: +387 37 316 351

Chamber of Commerce of the Bosnian-Podrinje Canton

Seada Sofovića Sofe bb

73000 Goražde Dževad Terović T: +387 38 227 644 F: +387 38 227 644

Chamber of Commerce of Posavina County

III Street no. 25

76270 Orašje Vlado Župarić T: +387 31 713 565 F: +387 31 713 565

Chamber of Commerce of the West-Herzegovina County

Fra Grge Martića bb (county building)

88240 Posusje Zdenko Grbavac T: +387 39 682 246 F: +387 39 682 248

Chamber of Commerce of Herceg-Bosnia County

Trg Kralja Tomislava bb

80101 Livno Ivo Čavar T: +387 34 203 613 F: +387 34 202 256

Chamber of Commerce of the Central Bosnian Canton of Jajce  
Municipality building  
70101 Jajce Asim Gradinčić T: +387 30 658 678 F: +387 30 658 678  
Chamber of Commerce / Chamber of Commerce  
Herzegovina-Neretva County  
Ante Starčevića bb  
88000 Mostar Perica Jurković T: +387 36 333 593 F: +387 36 333 594

### **3. Influence of chambers of commerce on small and medium-sized enterprises**

Economic theory mentions a number of advantages of small and medium-sized enterprises (in the following text: SMEs). According to its characteristics, SMEs are characterized by flexibility in adapting to changes in the market, the demands of end users - consumers, as well as flexibility in choosing a business branch and market niche, a simpler and more adaptable organizational structure, more efficient use of material resources and labor force, more efficient and faster communication with external and internal environment, greater motivation and easier management of human resources due to the formation of a closer and more intimate working environment, simpler communication and exchange of ideas and information. Certainly, much smaller investments are needed for the establishment and operation of a small and medium-sized business. The advantages of SMEs, compared to large companies, are innovation, smaller investments per employee, creation of new jobs, lower costs, simpler organization and control, connection and a stronger sense of belonging to the collective, etc.

However, in addition to the advantages, SMEs also have disadvantages. Due to their insufficient size, they have difficulties in accessing funding sources and knowledge sources generated by large collectives. Large companies, unlike SMEs, have the ability to generate higher revenues and profits and thus have greater financial strength, access to the necessary information and knowledge, greater negotiating power. Large companies have a developed organizational structure and division of labor, which enables a higher degree of specialization and profiling of personnel and, consequently, the generation of necessary knowledge.

In an SME, the company owner is also a manager, leader, organizer, and often performs tasks related to procurement and sales, marketing, financial management, etc. Of course, most owners do not possess specialist knowledge or the necessary range of entrepreneurial skills. Likewise, with the growth of the business, it is impossible for one person - the owner, to perform all the crucial tasks related to the company. Therefore, very often in SMEs we encounter an inadequate division of labor and a lack of a strategic approach related to planning, especially long-term activities, determining and implementing strategies and action plans, short-term and long-term goals.

It is precisely the problems related to the management of SMEs by their founders that are the main reason for the failure of these companies in the world.

As disadvantages of a small business, we can mention greater susceptibility and sensitivity to fluctuations and disruptions in the market, greater exposure to seasonal and other fluctuations in sales, weaker adaptability and sensitivity to competitive operation, greater financial exposure and sensitivity to a number of business risks that result in illiquidity and a high degree of indebtedness of small and medium-sized companies. It is evident that, due to internal weaknesses, small businesses on average borrow less, export less often, have less desire for growth, use formal management and planning less often, receive less incentives from the state and fail more often.

The position of small and medium-sized enterprises in Bosnia and Herzegovina must be viewed in the context of the broader social and economic environment and the state system. Bosnia and Herzegovina consists of two entities, the Federation and Republika Srpska, and the Federation consists of ten cantons/counties and municipalities and cities. Each entity has its own legislation, often inconsistent with each other; Counties have their own powers and laws, and in certain areas shared competences with the Federation. The complex state

structure, the overlapping of jurisdictions and the inconsistency of laws and measures have resulted in the absence of a single economic space in Bosnia and Herzegovina.

In Bosnia and Herzegovina, there is no single definition of small and medium-sized enterprises, because the entity laws (the Law on encouraging the development of small businesses of the Federation of BiH and the Law on the development of small and medium-sized enterprises of the Republic of Srpska) use different criteria to define this category of enterprises. In addition to the absence of an umbrella, state law on small and medium-sized enterprises that would harmonize various regulations and unify the method of dividing SMEs, there is no single database on SMEs in Bosnia and Herzegovina. This is the result of the lack of a single definition of SMEs, as well as the fragmentation of data and their dispersion. That is why we cannot talk about the exact, but only the estimated number of SMEs in Bosnia and Herzegovina. However, it is impossible to create adequate sectoral strategies and action plans with concrete measures to help small and medium-sized businesses based on mere estimates, in addition to not knowing the structure and affiliation, i.e. the distribution of SMEs by specific branches.

In addition to the above, SMEs in Bosnia and Herzegovina operate in an extremely unfavorable business environment: without coordination and strategic direction, industries destroyed during the war, unsuccessful privatization, general illiquidity generated to a large extent by state-owned enterprises, loss of the former market, absence of a development aspect in budgets, significant social benefits and support that are not adequately targeted, along with a cumbersome administrative apparatus that is developing at the expense of the business sector.

When it comes to the ease of doing business, the main problem in Bosnia and Herzegovina is the complicated, long and expensive procedures for establishing companies, or barriers when starting a business. In 2020, Bosnia and Herzegovina ranks 184th (out of 190 countries!) according to the above criteria. Procedures and the duration of the procedure for setting up a company in the European Union differ from country to country, but the aim is to set up in three days, with costs of 100 euros. An entrepreneur in Bosnia and Herzegovina needs an average of 80 days to establish a limited liability company (after obtaining a building permit, environmental permit and urban planning approval, which takes up to half a year), 13 procedures and a founding capital of 2,000 KM. Likewise, procedures related to the payment of taxes were also rated poorly in the Report - for the regulation of tax obligations - 33 of them - as many as 411 hours are needed during the year (141st place).

Doing business in such an unfavorable business environment is particularly difficult for SMEs. "Small and medium-sized extensions, due to their size, have a problem attracting investments and obtaining loans. Likewise, it is considered that a significant problem of the mentioned companies is a significant concentration in industries with low added value, as well as the human factor - lack of professional workforce, insufficient training of managers and inadequate specialist knowledge. Companies are criticized for the low mobility of labor, funds and capital. Inadequate mobility and flexibility of our small and medium-sized companies is a significant problem. Flexibility is always highlighted as a great advantage of small companies compared to large and "ossified" business systems. However, a large number of our small and medium-sized enterprises have problems with the speed of entry and exit from business activities and the slow transfer of resources from one branch to another. The reasons for the above are complicated administrative requirements, long procedures, significant additional financial investments and inadequate support from the state"

### 3.1. Access and benefits of membership in the FBiH Chamber

Information on how to access the Chamber itself, the rights guaranteed by membership and the conditions that must be met are described in detail on the website of the Chamber itself, so that this information is easily accessible to all interested parties.

Membership in the Chamber is acquired by signing the application form, declaration of accession, consent for membership in the Chamber and the Chamber's bodies, Agreement on membership and membership fees in the Chamber and the Chamber's bodies, etc. By becoming a member of the chamber system, each member

ensures:

1. equal membership in the chamber system,
2. the right to participate in the election of representatives in all forms of organization,
3. the right to use all potentials of the chamber system,
4. the right to participate in all forms and programs of the chamber system,
5. the right to use all results from the activity program of the chamber system and assistance program,
6. the right to legitimate representation before subjects of legislative and executive authorities, and representation before economic subjects and other associations,
7. the right to organized performance and representation of members through the chamber system at fairs and other promotional gatherings.

Furthermore, it is important to note that by accessing the FBiH Chamber, business entities gain numerous benefits and privileges that greatly exceed the price and costs of the membership fee itself. These benefits are transparently listed on the website of the Chamber itself and are available to the general public, so we will list some of them in the next part.

According to the positive experiences of countries with a developed economy and market economy, as well as countries in transition, as a rule, every business entity that enters the market with a product or service is a member of a business association that represents its interests and helps it realize its business goals and plans. The Chamber provides its members with a number of benefits:

1. The members are members of a unique business association in the family, modeled after the other business world;
2. They have a legitimate and competent representative before the bodies of the legislative and executive authorities, as well as representation in the country and the world;
3. They have their own associations, councils, sections, commissions and other forms of organization essential for the realization of business goals;
4. I can make a significant impact in creating a favorable environment for business and successful operations;
5. They have at their disposal their own association that provides professional assistance, organization of all kinds of economic manifestations of common or individual interest;
6. They have at their disposal a complete infrastructure for carrying out all forms of activities, harmonizing attitudes and interests;
7. For members, jobs are performed under public authority on more favorable terms.

From all of the above, it can be concluded that this is a transparent and organized structure, where market competition is greatly facilitated for business entities. In addition to all of the above, for the purpose of easier viewing and access to all necessary information related to economic entities, it also has a special database.

The Chamber maintains a unique register of members. The commercial register of Chamber members is a public book on the basis of which appropriate certificates and certificates are issued and certified as public documents. The Chamber's business register is a database of business entities (business companies and entrepreneurs) with data on their legal, economic and financial indicators, which the Chamber collects as part of its regular activities or upon special request.

We must also praise the cooperation of the Chamber with other organizations and authorities in the Federation of Bosnia and Herzegovina, because without this cooperation the normal functioning of market competition and the provision of services would be unthinkable.

In order to realize the interests of the members, the Chamber cooperates with the administrative bodies of the Federation of Bosnia and Herzegovina and Bosnia and Herzegovina, development agencies, international organizations, non-governmental organizations, on issues that have significance for the economy.

#### **4. The access road to EU and the changes it brings**

After the security situation in the countries of the Western Balkans stabilized at the end of the nineties, the

European Union tried to find the best foreign policy strategy for developing political, trade and institutional relations with the countries of this region. Given that these countries were not included in any other mechanism of institutionalization of relations with the European Union until then, it was necessary to define long-term policies that would open the perspective of membership of the Western Balkan countries in the European Union. This type of European Union policy towards the countries of the Western Balkans is known as the Stabilization and Association Process (PSP), which was established at the proposal of the European Commission in May 1999.

The Stabilization and Association Agreement between the European Communities and their member states, on the one hand, and Bosnia and Herzegovina, on the other hand, was signed in Luxembourg on June 16, 2008, and entered into force on June 1, 2015. years. It replaced the Interim Agreement on Trade and Trade Matters, which was in force from 1.7.2008. years. The European Commission and Bosnia and Herzegovina are 18.7.2016. initialed the Protocol on Adaptation of the Stabilization and Association Agreement (SAA). The protocol foresees technical adjustments to the trade part of the provisions of the SAA related to exports from BiH to the EU market and EU exports to BiH, taking into account Croatia's accession to the EU in 2013. In accordance with the above, the Development Strategy of the FBiH 2021 - 2027 in terms of the development of the business sector and chambers of commerce is harmonized with the SAA and its Protocol. So it is important to state the following.

In order to ensure the distribution of funds and the restructuring of companies, it is necessary to ensure the mobility of labor and capital from activities and companies in which a lower added value is realized to those in which a higher added value is realized. For this reason, it is necessary to remove barriers to entering and exiting business activity, in order to increase the number of entrepreneurs (especially women and young people), i.e. those who test business ideas, as well as to increase investment rates. Without high rates of savings and investments, it is not possible to achieve high rates of economic growth. Therefore, it is necessary to update existing and pass new laws on financial institutions, and to introduce new mechanisms and instruments in order to increase the financial range of mobilizing savings and their placement through investments. When updating existing laws, the laws on banks, concessions, foreign investments and public-private partnerships are especially taken into account, while the introduction of new mechanisms and instruments refers to the introduction of project finance and securities.

It is necessary to remove obstacles to entry into business activity by supplementing legal regulations aimed at reducing the costs, procedures and time of performing these activities (online and one-stop system for registering business entities and issuing building permits, electricity approvals, etc.), as well as obstacles in performing entrepreneurial activities. activity and getting out of it. The goal is to stimulate entry into entrepreneurship, financially support it, remove "penalties" and fears of failure, help in removing administrative obstacles, etc. It is necessary to provide financial resources (grant funds for start-up SMEs, voucher schemes, favorable micro-loans, co-investment, guarantees, etc.), as well as professional support through mentoring, and help in connecting and networking with other companies, as well as other actors on the market. Necessary is the networking of all relevant participants, such as federal administrative bodies, the Chamber of Commerce and Industry, scientific and research institutions, relevant ministries, and other subjects and institutions whose task and interest is to strengthen entrepreneurial capacities in order to ensure the exchange of knowledge and good practice, the availability of information about possibilities of financing entrepreneurial projects, and other information that contributes to a more successful business. It is necessary to adopt a normative framework on entrepreneurial infrastructure, which will precisely prescribe the institutions supporting entrepreneurs.

Strengthening cost competitiveness would significantly improve the overall competitiveness of companies. Therefore, it is necessary to relieve entrepreneurship by reducing the tax burden of work, especially for low-income workers, and to reduce the disincentive to work in order to support formal employment, and to compensate public revenues with better tax collection, as well as citizen taxes and other taxes that do not burden economic activity. Since the economy of Bosnia and Herzegovina is the least competitive in Europe,

only a significant relief of the economy brings an increase in tax competitiveness, and thus an increase in the overall competitiveness of the economy. The relief of the economy should be done in a sustainable manner based on the neutral principle in order to avoid disruptions in public spending. At the same time, changes to the law on income tax and the law on contributions would contribute to the expansion of the tax base on non-taxable benefits, while reducing the rates of labor taxation by reputation in the manner of labor taxation in EU and OECD countries. In addition to economic growth, growth in employment and public revenues, easing the burden on the economy also brings export growth, reduction of the gray economy, reduction of poverty and greater financial sustainability of public funds and budgets. Non-tax benefits, or parafiscal levies (various types of fees imposed by public sector institutions) stand out as one of the important problems of the FBiH economy. It is necessary to continuously update the register of these levies, then work on their reduction and possible abolition, as part of a broader reform at all levels of government in FBiH.

## 5. Conclusion

Since the Federation of Bosnia and Herzegovina is decentralized, this can also be observed on the example of the chambers of commerce. There we have the FBiH Chamber of Commerce as the umbrella, and local units representing the chambers of commerce of individual cantons. Cantonal chambers of commerce have separate presidents and powers that are determined by the legislative framework of the canton itself.

Membership in the Chamber of Commerce and Industry of FBiH brings great benefits to entrepreneurs, owners of large, medium and small businesses as well as independent craftsmen, which enable them to compete more successfully on the market. The Chamber consists of various bodies and departments, which are filled by the members themselves, and thus it is greatly possible to understand the current situation on the market. Members are given much-needed information, advice and instructions through various departments.

We find a specific situation in the market competition with medium and small companies, which can be said to be the carriers of our country's economy. Here we come across a rather colorful picture where administrative obstacles and bureaucracy's slowness intertwine, conflicts between federal and cantonal legislation, along with a lack of active incentives and their height, which only allows for the eventual existence of the company itself. In this regard, Bosnia and Herzegovina lags far behind modern countries precisely because of this decentralization, and because of this, small and medium-sized entrepreneurs suffer the most, people who, faced with the challenges they face in the market competition, often do not find an adequate interlocutor, help and information and are often only redirected to other addresses. In addition, it must be emphasized that the cost of establishing and maintaining a small and medium-sized business is quite high, so people increasingly close their businesses, shops, and crafts and continue working on the black market.

Despite everything stated, it is important to note that with active measures and greater financial support at the state level, we can contribute to improving the position of small and medium-sized enterprises, and this is what should be strived for on the path that Bosnia and Herzegovina is currently on, which is the path towards membership in the European Union.

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