

UNIVERSITETI - UNIVERSITY - UNIVERZITET "HAXHI ZEKA"

CURRICULUM VITAE

1. Family Name:	Mazreku
2. First Name:	Ibish
3. Nationality:	Kosovar
4. Date of Birth	15 July 1969
5. Gender:	Male
6. Contact details:	
Email:	Ibish.mazreku@unhz.eu
Tel:	+381 39 421 739, +381 39 421 740,
Mobile :	+38345265700
7. Education Degree:	
Institution:	Department, Economic Development, University of Prishtina – Economic Faculty, Prishtina, Kosovo, http://ekonomiku.uni- pr.edu
Degree Date:	October 1989- May 1995,
Degree :	Graduated Economist (Ecc.dipl.)
Institution:	Department for Management and Informatics, University of Prishtina – Economic Faculty, Prishtina, Kosovo, http://ekonomiku.uni-pr.edu/
Degree Date:	June 1998 – May 2007
Degree/ Master :	Master of Economic Sciences (MSc)

Adresa: Rr. "UÇK-së" 30000 Pejë

www.unhz.eu; E-mail: info@unhz.eu; Tel.: +381/39/423 270

Institution:	University "St. Clement "Bitola, Faculty of Organisational, Sciences, Ohrid, Republic of Macedonia, www.¬uklo.¬edu.¬mk, www.ftu.uklo.edu.mk
Degree Date:	Septembar 2007 – Septembar 2009
Degree / Doctorate :	Doctor of Sciences in Insurance Field (Dr. Sci.)
Institution:	University o Malta - Faculty of Economics Management and Accountancy (FEMA)
Degree Date:	02 October 2017 - process
Degree / Doctorate :	Post- Doctoral Research Project Insurance and Risk Management
8. Academic Degree:	
Institution:	University " Haxhi Zeka " Peja- Kosovo,
Degree Date:	Full Professor (Prof. Dr.) , 03.10.2020 –
Institution:	University " Haxhi Zeka " Peja- Kosovo,
Degree Date:	Associate Professor (Prof. Asoc.) , 01.10.2016 – 30.09.2020
Institution:	
	Public University "Haxhi Zeka " Peja- Kosovo,
Degree Date:	Assistant Professor, 30.09.2012-30.09.2016
Institution:	University for Management and Tourism, Republic of Macedonia, Skopje, 2011.
Degree Date:	Assistant Professor of Economic Sciences (Docent)
9. Scientific Publications:	

Scientific journal		
Title of paper	Journal name	Year / Volume /
		Pages
Enkeleda Lulaj, Ibish Mazreku , Blerta Dragusha	Acta Universitatis Danubius. Œconomica,	Vol 16, No 3 (2020)
Credit Risk Management And Measurement Econometric And Empirical Model In The Banking System		
Yllka Ahmeti , Ibish Mazreku	Acta Universitatis Danubius. Œconomica,	Vol. 16, no. 2/2020,
Analysis of Financial Performance of the Banking System in Kosovo - 2014-2019 Period		
Donjeta Morina, Ibish Mazreku	ECOFORUM Journal	Janar, 2020
"Factors that determine the profitability of commercial banks	Indexed in DOAJ (Directory of Open Access Journals	
in Kosovo"	Volume 9, Issue 1(21), 2020	
	ISSN 2344 - 2174	
Ibish Mazreku, Donjeta Morina Trade Economic Cooperation of Kosovo with the Western Balkan	KNOWLEDGE International Journal, Institute of Knowledge Management, Vol. 26.6. September 2018.	September, 2018
Countries	ISSN: 2545-4439 (printed)	
	ISSN: 1857-923X (e-version)	
	Pages. 1611 - 1617 Global Impact Factor 1.322	
	Indexing: EBSCO	
Ibish Mazreku,	European Journal of	Volume 9, Issue 1
Fisnik Morina	Sustainable	pages
(autor korrespondent) Elvis Curraj Evaluation of the financial	Development (Italy)	161 - 172, 2020
performance of pension funds. Empirical evidence: Kosovo, Albania and North Macedonia	Indeksimi: Web of Science (Clarivate Analytics	
	Emerging Sources Citation Index), EBSCO, WorldCat	

Ibish Mazreku, Fisnik Morina (autor korrespondent) Florentina Zeqaj	European Journal of Sustainable Development (Italy)	Volume 9, Issue 1 pages 126 - 140, 2020
Does working capital management affect the profitability of commercial banks: the case of Kosovo	Indeksimi: Web of Science (Clarivate Analytics Emerging Sources Citation Index), EBSCO, WorldCat	
Ibish Mazreku,	European	Volume XXII,
Fisnik Morina (autor korrespondent) Valdrin Misiri, Jonathan V. Spiteri, Simon Grima	Research Studies Journal (Greece) (Malta)	Issue 1, pages 81 - 102, 2019
Exploring the liquidity risk factors in the Balkan region banking system	Indeksimi: EBSCO, EconPapers, RePEc, CiteFactor, Open Science – University of Malta, WorldCat	
Ibish Mazreku, Fisnik Morina (autor korrespondent) Valdrin Misiri, Jonathan V. Spiteri, Simon Grima Determinants of the level of non-	European Research Studies Journal (Greece) (Malta) Indeksimi: SCOPUS, EBSCO, EconPapers, RePEc,	Volume XXI, Issue 3, pp. 3 - 13, 2018
performing loans in commercial banks of transition countries	CiteFactor, Open Science – University of Malta, WorldCat	
Theranda Beqiri	Journal of Academic Research in Economics	VOLUME 12, NUMBER
Ibish Mazreku	Indexed EBSCO	1,
"GENDER UNEMPLOYMENT GAP IN KOSOVO - EMPIRICAL STUDY"		March 2020

Theranda Beqiri Ibisih Mazreku Lifelong Learning, Training and Development Employee's Perspective Theranda Beqiri	Journal of Educational and Social Research Indexed- Scopus, Ebsco, WorldCat KNOWLEDGE — International Journal	Vol 10 No 2 March 2020 December 2019-
Merita Begolli Ibish Mazreku Importance of Contemporary Management Theories in Managing Employees	KNOWLEDGE - International Journal Scientific Papers Vol. 35.5 ISSN 1857-923X (for e-version) ISSN 2545Pg.1801-1807 Indexed EBSCO	Journal Vol. 35
Dr. Brikend Aziri & Dr. Ibish Mazreku, "Corporate Governance In The Western Balkan Region With Special Emphasises To The Republic Of Macedonia And The Republic Of Albania"	International Conference on Research in Education and Science (ICRES 2016)	May 19-22, 2016 in Bodrum, Turkey.
Prof. Ass. Dr. Ibish Mazreku, MSc. Fisnik Morina, MSc. (c) Sami Mazreku The role of the banking system on the financing of businesses and the determinants of the lending level on SMEs in Kosova.	Czech Institute of Academic Education z.s. International Academic Conference on Management, Economics and Marketing "Proceedings of IAC-MEM 2016", ISBN 978- 80-905791-8-7. 2016	Budapest 2016 (IAC- MEM 2016)
Prof. Ass. Dr. Ibish Mazreku, Prof. Ass. Dr. Halit Shabani, MSc. Fisnik Morina Credit guarantee schemes, the importance of colleteral and the impact of the creation of SMEs network in the process of bank credits	Czech Institute of Academic Education z.s. International Academic Conference on Management, Economics and Marketing in "Proceedings of IAC-MEM 2016", ISBN 978- 80-905791-8-7. 2016	Budapest 2016 (IAC- MEM 2016)
Prof. Ass. Dr. Ibish Mazreku, MSc. Fisnik Morina Banking supervision and evaluation	Czech Institute of Academic Education z.s. International Academic Conference on Management, Economics and Marketing in	(IAC-MEM July 2016)

with CAMELS – A case study in	Budapest 2016 Proceedings of IAC-MEM	
Kosovo	2016", ISBN 978-80-905791-8-7. 2016	
Dr. Ibish Mazreku & Dr.	International Academic Conference in	13-14 Novembar
Christian Moser, " MANAGING	Management, Economics and Marketing	2015, Vienna,
PUBLIC-PRIVATE PARTNERSHIP	(IAC-MEM-2015), Chech Institute for Technology	Austria
AND ITS CHALLENGES-CASE	recimology	
STUDY ECO-HIGJIENA		
KOSOVO"		
Dr. Ibish Mazreku & Msc.	International Academic Conference in	10-11 July 2015
Suada Dzogovic- "SOME	Management, Economics and Marketing	Budapest, Hungary
ASPECTS OF INTERNATIONAL	(IAC-MEM-2015), Chech Institute for Technology	
MANAGEMENT AND	recimology	
MANAGERIAL		
COMPENSATION"		
Dr. Halit Shabani & Dr. Ibish	2nd International Scientific Conference,	May 2014,
Mazreku, "Kosovo in terms of		International Journal
global financial and economic		Scientific and
crisis in the national and		Aplicative papers V-
international level"		1 & 2, Skopje
		Macedonia
Abstracts from the Internationa	l and National Conferences	
Title of paper	Journal name	Year / Volume /
		Pages
Donjeta Morina	International Conference on Applied	Tetor, 2019
Ibish Mazreku	Business and Economics 2019	
	ICABE 2019	
"Factors that determine the		
profitability of commercial banks in Kosovo"	Thessaloniki, Greece,	
Daliks III KOSOVO	October 21 – 23. 2019	
	Proceedings ICABE 2019	
	Pg. 128	

Donjeta Morina Ibish Mazreku	International Congress on Human, Social Sciences and Arts University of Tetovo,	Nëntor, 2019
Activity – Based Costing: A practical model for cost	Tetovë	
calculation in manufactoring	13 – 15 November 2019	
companies	Book of Abstracts, fq.74	
Halil Kukaj, Fisnik Morina (autor korrespondent) Ibish Mazreku The effects of the insurace market in the economic development of Western Balcan countries, with particular emphasis on Kosovo	XI, International Scientific Conference "Strategy for economic and local economic development of municipalities in Balkan countries with special provisions the observations, challenges and opportunities for the development". Institute for Scientific Research and Development	April, 2019, Ulcinj, Montenegro.
Ibish Mazreku	1 st INTERNATIONAL CONFERENCE, State	Nëntor, 2018
Donjeta Morina	Building in Western Balkan Countries: Justice, Media & Art	
Edona Draga	1 – 2 November, 2018, Peja – Kosovo,	
Albulena Avdili	Book of Abstracts, pg.37 ISBN 978-9951-672-13-9	
"The role of the European		
Union in democratization and		
building of institutions in		
Kosovo"		
Donjeta Morina	6 th International Scientific Conference,	Tetor, 2018
Ibish Mazreku	Economic development as a precondition for EU integration – EDPEUI 2018	
Gentiana Mjaku	University of Tetova, Tetova – Macedonia,	
"Inflation and Economic Growth: Kosovo's Case"	Books of abstracts, pg. 33 19 – 20 October 2018	
Fisnik Morina, Ibish Mazreku "The impact of interest rate risk on the performance of banking sector deposits in Balkan countries".	6th International Scientific Conference "Economic Development as a Precondition for EU Integration – EDPEUI. University of Tetova,	Tetova, North Macedonia, 2018.

Ibsih Mazreku Member	78 th Annual Meeting of Academy of Management	10-14 August 2018
Academy of Management	www.aom.org	Chicago,Illinois, USA
Dr. Raman Ismaili, Dr. Brikend Aziri & Dr. Ibish Mazreku " Brand Managementin the Hospitality Industry in the Republic of Macedonia "	4-th International Multidisciplinar Scientific Conference on Social Sciences and Art Book 1 Modernn Science, Volume IV, Indexed Thomson Reuters	24-31 Aug 2017, Albena, Bulgaria
Academy of Management	77 th Annual Meeting of Academy of Management www.aom.org	04 – 08 August 2017 Atlanta, Georgia, USA
Dr. Ibish Mazreku "KOSOVO PENSION SAVINGS FUND AND INVESTMENT	FIRST INTERNATIONAL SCIENTIFIC CONFERENCE ON BUSINESS AND ECONOMICS, BUILDING BRIDGES between BUSINESS RESEARCH and	17 & 18 FEBRUARY, 2017 TETOVO,REPUBLIC
STRATEGY"	INDUSTRY NEEDS	OF MACEDONIA CONF.SEEU.EDU.MK
FERMA Seminar 2016 – a setting for communication, education and leadership	European Risk Management Seminar	3-4 October 2016, Malta
Academy of Management	Making Organizations Meaningful Annual Meeting	05 – 09 August 2016 Anaheim, California, USA
Commercial Risk Europe, in association with MFSA	Malta International Risk Congress	01 & 02 June 2015 Malta
Dr. Ibish Mazreku & Msc. Myhybije Zallqi-Zhara, "Risk factors and managing Risks in SMEs Peja Region ",	V-th International Scientific Coneference " Investment in the function of Economic Development and Integration Process"	Ulcinj, Montenegro, April 2013
Regional Seminar	Insurance Supervisors in Central and Eastern Europe and Central Asia and Transcaucasia on Macroprudential and Group-wide Supervision (FSI, ISA & IAIS)	8-10 May 2012, Skopje , Macedonia

Dr. Ibish Mazreku & MSc	International Conference " Development	University College "
	Trends in Tourism",	
Orhan Qeku "Harmonization of	Trends in rounsin ,	Pjeter Budi" 17 – 19
legal regulations in line with		May 2012
the trends Contemporary		
Tourism Market ",		
Dr. Sofranija Miladinoski, Dr. Ibish	Regional Conference UC" Dukagjini" & EURED,	Prill, 2012 Peja,
Mazreku & Dr. Sreten Miladinoski		
Application of marketing in		
tourism as a condition for the		
development of modern region of		
Kosovo,		
Dr. Ibish Mazreku , Dr. Klime Poposki,	Second Regional Conference, Public University "	Pejë 01 & 02
Effectiveness and adoption of Enterpr	Haxhi Zeka ", European College " Dukagjini" and	Qershor2012
ise Risk management model	Law Faculty Zenica,	
Insurance Supervision Agency	" The challanges in Harmonising of the	30-31 May 2011
of Macedonia <u>www.aso.mk</u>	National Insurance Legislation and	Ohrid Macedonia
	Supervision to the EU aquis"	
Conference in the Field of	" Perspectives of the insurance market	6-8
Insurance and Reinsurance in	of the Republic of Macedonia"	October
The Region		2010,
S .		Ohrid
		Macedonia
Other publications		
Title of paper	Journal name	Year / Volume /
		Pages
Ibish Mazreku, Brikend Aziri /	Instituti për Kërkime Shkencore dhe	Ulqin, Mali i Zi,
Qeverisje kor-porative: Qeverisja me shoqëritë	Zhvillim,	2020
,		
aksionare në Republikën e Kosovës		(në botim e siper).
	In a tip, at a 2 a Mind to a Children	Illaia Basis III 0000
Ibish Mazreku, Elez Osmani,	Instituti për Kërkime Shkencore dhe	Ulqin, Mali i Zi, 2020
Fisnik Morina – Tregjet dhe	Zhvillim	(në botim e siper)
Institucionet Financiare,		
Msc. Ibish Mazreku, Insurance	Insurance Association of Kosovo,	Pristina , 2008
Management with a		
special overview of Role of the		
Manager, (Master thesis)		
ייים וויים ו		

-		
Dr. Ibish Mazreku, Role of Management on Implementing Solvency II as effective integrative model of Risk management, (PHD thesis)	University College "Pjeter Budi", ,	Prishtina 2011
Other Activities		
Prof. Asoc. Dr. Ibish Mazreku	Doctoral Dissertation - "Factors and	University of Shtip
External Mentor	Opportunities for Tourism and Hospitality	Finalised January
	Development in the Municipality of Pec -	2019
	Republic of Kosovo"	
	Hajrija Skrijelj	
Prof. Asoc. Dr. Ibish Mazreku	Doctoral Dissertation – " The effects of	University of Tetova,
Mentor	fiscal and monetary policy interaction on	Tetova, North
	economic growth in the Republic of	Macedonia
	Macedonia" – Imberijah Tairi	2019 - process
Prof. Asoc. Dr. Ibish Mazreku	Doctoral Dissertation – "Impact of	University of Tetova,
Mentor	effective credit management on the	Tetova, North
	profitability of commercial banks in	Macedonia
	Kosovo"- Donjeta Morina	2019 - process
Prof. Asoc. Dr. Ibish Mazreku	Doctoral Dissertation –	University of New
Member	"Measuring Municipal Readiness to	York – Tirana,
	Apply Lean Six Sigma."	Albania
		11. June 2019
	Engelbert Zefaj	
Prof. Asoc. Dr. Ibish Mazreku	Doctoral Dissertation – "Credit policies of	South East European
Member	commercial banks and their impact on	University, Tetovo,
	the real sector of the economy in Kosovo	North Macedonia,
	(2005 - 2018)"	02.09.2019
	MSc. Fisnik Morina, Ph.D (c)	
Prof. Asoc. Dr. Ibish Mazreku	Doctoral Dissertation – "Roli ekonomik i	University of Tetova,
Member	NVM-ve neper komunat si parakusht	Tetova, North
		Macedonia
	<u> </u>	

	per zhvillimin e pershpejtuar socio-	2020 (në proces)
	ekonomik te Republikes se Kosoves"	
	MSc.Shpresa Bajrami, Ph.D (c)	
Prof. Asoc. Dr. Ibish Mazreku	Doctoral Dissertation – "Ndikimi i	University of Tetova,
Member	auditimit ne performancen financiare te	Tetova, North
	kompanive te Sigurimeve ne Kosove"	Macedonia
	MSc. Yllka Ahmeti, Ph.D (c)	2021 (në proces)
10. Work experience record:		
Dates:	26.10.2017 – Actual	
Location:	Pejë-Kosovë	
Name of the Institution:	University " Haxhi Zeka"	
Position:	Vice Rector for International Relations and	Quality Assurance
Dates:	23.03.2017 – Actual	
Location:	Malta	
Name of the Institution:	University of Malta, FEMA	
Position:	Affiliate Associate Professor	
Dates:	23.03.2017	
Location:	Skopje, Republic of Macedonia	
Name of the Institution:	Ministry of Education, Agency for Accreditation and Quality Assurance	
Position:	Accredited for PHD student Mentoring at University of Tetova	
Dates:	01.10.2016 – actual	
Location:	Peje- Kosovo	
Name of the Institution:	University " Haxhi Zeka" – Faculty of Business	

Position:	Associate Professor
Description	Lecturing subjects :Introduction of Management, Risk Management, Organization and Management, Financial Risk management, Financial Institutions Management
Dates:	22.01.2016 – 30.09.2017
Location:	Pejë-Kosovë
Name of the Institution:	University " Haxhi Zeka"
Position:	Vice Rector for International Relations and Quality Assurance
Dates:	01.10.2016 – actual
Location:	Tetovo, Republic of Macedonia
Name of the Institution:	State University of Tetova
Position:	Visiting Professor
Description	Lecturing subjects: Investment Management and Finance, Risk Management
Dates:	01.09.2015 – 22.01.2016
Location:	Pejë-Kosovë
Name of the Institution:	University " Haxhi Zeka" – Faculty of Business
Position:	Acting Dean – Faculty of Business
Description	
Dates:	01.06.2015 – 30.08.2015
Location:	Pejë-Kosovë
Name of the Institution:	University " Haxhi Zeka" – Faculty of Business
Position:	Vice Dean for Academic Issues

Description			
Dates:	Decembar 2013 – May 2015, ,		
Location:	Peja – Kosovo		
Name of the Institution:	University " Haxhi Zeka" – Faculty of Business		
Position:	Vice Dean for Finance and Infrastructure		
Description			
Dates:	01.10.2012 - 30.09.2016		
Location:	Pejë, Kosovë		
Name of the Institution:	University " Haxhi Zeka" – Faculty of Business		
Position:	Assistant Professor		
Description	Lecturing Subjects: Management, Insurance Corporations, Organisation and Mangement, Banking Management, Insurance Economy		
Dates:	March 2011 - 2018		
Location:	Peja Kosovo		
Name of the Institution:	Private College " Dukagjini"		
Position:	Part time - Professor		
Description	Teaching: Strategic Management, Risk Management, Modern management		
Dates:	01.10.2006 – 30.09.2012 – Full time		
	01.10.2012 - actual – Part time		
Location:	Prishtina Kosovo		
Name of the Institution:	University College " Pjeter Budi"		
Position:	Professor		

Description	Teaching, Introduction of management, Non Life Insurance, Insurance Practice Insurance Supervision, Managing Customs		
Dates:	01.03.2012 - 30.09.2012		
Location:	Prishtina Kosovo		
Name of the Institution:	Private College " Pjeter Budi"		
Position:	Dean		
Description			
Dates:	November 2008 – June 2010		
Location:	Prishtina Kosovo		
Name of the Institution:	Insurance Company " Dukagjini" Mother Therasa str 33, 10000 Prishtina. Kosovo		
Position:	Deputy General Director		
Description	Organise selling sector, supervise daily activities of branches and agents, advising GM and Board for new activities according to changes to environment.		
Dates:	March 2004 – October 2008		
Location:	Prishtina - Kosovo		
Name of the Institution:	Central Bank of Kosovo (CBK), Garibaldi str 33, 10000 Prishtina Kosovo		
Position:	Director of Insurance and Pension Supervision Directorate		
Description	Organise and manage staff about licensing, inspecting on site and offsite insurance companies and insurance intermediaries, improve insurance and pension regulation according IMF and WB instructions etc		
Dates:	June 2003 – February 2004		
Location:	Prizren - Kosovo		

Name of the Institution:	Insurance Company " Siguria" Luan Haradinaj str Lamela A, 10000, Prishtina, Kosovo
Position:	Branch Manager
Description	Organise and manage branch, make a contact with major clients, advising agents and other employs about insurance products and claims management
Dates:	July 2000 – May 2003
Location:	Prishtina- Kosovo
Name of the Institution:	Insurance Company " Dardania " Sylejman Vokshi str 4, 10000, Prishtina, Kosovo
Position:	Deputy Managing Director
Description	Establish new branches as new company, establish and organise selling network, recruit adequate employees for branches and for head office, manage with daily operations and other duties in accordance with delegates duties form GM.
11. Education and training:	
Dates:	06 2006 – 12 2006 (Six month)
Title of qualification awarded:	LEADERSHIP
Principal subjects/occupational	Professional Development Program
skills covered:	
Name and type of institution	USAID & American University of Kosovo
providing education and	
training:	
Level of national and	
international classification:	
Dates:	2006 (One year)
Title of qualification awarded:	Advanced Program in Accounting and Auditing Regulation

Principal subjects/occupational	The Advanced Program consisted of 28 three-hour modules,
skills covered:	which were held fortnightly through 2006
Name and type of institution	World Bank <u>www.worldbank.org</u>
providing education and	
training:	
Level of national and	
international classification:	
Dates:	June 2005
Title of qualification awarded:	International Insurance Supervision (two week)
Principal subjects/occupational	Insurance Supervision subjects
skills covered:	
Name and type of institution	VIZOR – Dublin Ireland
providing education and	
training:	
Level of national and	Heads of Insurance Supervisions of Kosovo, Macedonia and
international classification:	Albania
Dates:	Dec 2004 – June 2006 (18 months)
Title of qualification awarded:	Professional development programme –
Principal subjects/occupational	MANAGEMENT SKILLS
skills covered:	
Name and type of institution	USAID – KOSOVO
providing education and	
training:	
Level of national and	
international classification:	

Dates:	October 2004 (One month)		
Title of qualification awarded:			
Principal subjects/occupational	Working visit / practice Insurance Unit MFSA		
skills covered:			
Name and type of institution	Malta Financial Service Authority		
providing education and	Malta <u>www.mfsa.com.mt</u>		
training:			
Level of national and			
international classification:			
Dates:	June 2003 (10 days)		
Title of avalification available	NA management Chille		
Title of qualification awarded:	Management Skills		
Principal subjects/occupational	Management training programme for Insurance		
skills covered:			
Name and type of institution	Malta International Training Centre (MITC) – Malta		
providing education and	www.mitcentre.com		
training:			
Level of national and			
international classification:			
Dates:	Sept 2002 – Dec 2002		
Title of qualification awarded:	Dip. CII		
Thie of qualification awarded:	DIP. CII		
Principal subjects/occupational	Advanced Studies Diploma in Insurance		
skills covered:			

Name and type of institution	Malta International Training Centre (MITC) – Malta		
providing education and	www.mitcentre.com		
training:			
Level of national and			
international classification:			
12. Additional information:			
Organizational skills and	Different manage	rial skills, communication	n, lecturing, planning,
competences:	organization, lead	lership, decision making,	management of time,
	management of i	nsurance companies, ma	nagement of
	insurance supervi	sion, management of pe	nsion supervision,
	conflict managem	ent, risk management, o	delegation,
	management of s	tress, work under pressu	re etc
Computer skills and	Microsoft Office 2	2010 (Word, Excel, Access	s, Power Point, Outlook,
competences:	Internet Explorer)	
Language skills: (1 to 5: 1 lowest	- 5 fluent)		
Language.	Speaking	Writing	Reading
English	4	4	5
Serbo-croatian	4	4	5
Awards and Membership:			
Professor of the Year for 2011	University College " Dukagjini" Peja		
Gratitude			
		epublic of Kosovo, 2008	
Gratitude	Financial Intellige	nce Unit (FIC) 2004	
Granitude	Insurance Compa	ny " Siguria " 2004	
Gratitude		, 10: 12 230:	

Member	 Chartered of Insurance Institute, London UK 2007, Academy of Management • P.O. Box 3020 • 235 Elm Road • Briarcliff Manor, NY 10510-8020 – 2015 KLA Association – member - 1999
Editorial Board	 International Journal of Finance, Insurance and Risk Management Journal of Accounting, Finance and Auditing Studies European Research Studies Journal (Scopus Indexed), EU CRC- JOURNAL-MACEDONIA Economic Vision – State University Tetovo - North Macedonia LOGOS – Pjeter Budi – Prishtina Kosovo