



UNIVERSITETI - UNIVERSITY - UNIVERZITET
"HAXHI ZEKA"

CURRICULUM VITAE

1. Family Name	Kelmendi
2. First Name:	Venera
3. Nationality:	Albania-Kosovo
4. Citizenship:	Kosovo
5. Date of Birth:	16.12.1984
6. Gender:	Female
7. Contact details:	
Email:	venera.kelmendi@unhz.eu ,
Tel:	
8. Education Degree:	
Institution:	University of Prishtina Faculty of Applied Science in Business; Departament: Business Administration

Degree Date::	01.11.2007
Degree:	Bachelor
Institution:	University of Prishtina Faculty of Economic Postgraduate - Master Bank Finance and Accounting
Degree Date:	22.05.2012
Degree/ Master :	Master
Institution:	Niğde Ömer Halisdemir University , Turkey Faculty of Economic and Administrative Sciences Business Administration Department: Accounting and Finance
Degree Date:	10.01.2024
Degree / Doctorate:	Doctorate in Accounting and Finance
9. Academic Degree:	Assistant
Institution Full Time:	University "Haxhi Zeka" Peja Faculty of Business
Degree Date	01.10.2012 – 30.09.2025
Academic Degree :	Prof. Ass. Dr
Institution Full Time:	University "Haxhi Zeka" Peja Faculty of Business
Degree Date:	01.10.2025
Academic Degree:	Assistant
Institution Part Time	University of Pristina "Hasan Pristina" Pristina Faculty of Natural Mathematical Sciences
Degree Date:	01.10.2018 01.10.2019 01.10.2020 0.1.10.2023

	15.09.2024 15.09.2025	
Magazine: SOCIAL DEVELOPMENT JOURNAL	Editor (Business)	
Degree Date :	01.06.2022 until now	
10. Scientific journal / abstracts from National and International conferences		
Scientific journals		
Title of paper	Journal name	Year / Volume / Pages
1. Analysis of reflections global financial crisis and its impact on the economy of Kosovo in transition	1.Center for academic research and EMPIRIKUS - Magazine for research and academic; Social Scientific Research and Academic Journal	1.November, 2012, Peja; ISBN - 005-636; No. 6 Page, 159-167
2. Diaspora, Kosovo's economic rescue	2.Twelfth International Conference on Business & Employment, IFK	2.330- 339 pages, ISBN -567-04-6 978-9951. Prishtina, September 2013
Scientific journal / abstracts from National and International conferences		
Title of paper	Journal name	Year / Volume / Pages
3.Development of tourism and catering in the Municipality of Ulcinj	3. V International Conference on the topic: "INVESTMENTS IN FUNCTION OF ECONOMIC DEVELOPMENT AND INTEGRATION PROCESSES	Ulcinj, April, 2013; ISSN Book - Institut za razvoj naucna istrazivanja the Center for research and development; Institute for Scientific resaearch and development.Ulcinj - Ulcinj Registarski Brojë .80024813; Maticni Brojë 02910977 International scientific Nr.Revist ISSN 18009794 Page, 202-212
4. Features of inflation in small open economies	4. V International Conference on the topic: "INVESTMENTS IN FUNCTION	4. Ulcinj, April, 2013; ISSN Book - Institut za razvoj naucna

	OF ECONOMIC DEVELOPMENT AND INTEGRATION PROCESSES	istrazivanja the Center for research and development; Institute for Scientific resaearch and development.Ulcinj - Ulcinj Registarski Brojë .80024813; Maticni Brojë 02910977 International scientific Nr.Revist ISSN 18009794 Page, 120-126
5.Globalization and global integration processes in Kosovo	5.University of Shkodra "Louis Gurakuqi" Faculty of Economics International Conference "Cultural Tourism Across Borders" - CTAB 2013 25th October 2013	5.Shkodra, November, 2013 ISSN
6.Economic Development and Foreign Direct Investment in Kosovo	6.MODELS OF HARMONISATION OF THE FISCAL POLICIES OF THE SEE COUNTRIES WITH EUROPEAN UNION “	6.Ulqin , Prill ,2014; ISSN Libri – Institut za naucna istrazivanja i razvoj ; Center for Scientific research and development; Institute for scientific research and development.Ulcinj Ulqin Registarski broj .80024814; COBISS.CG-ID 20683538 Nr.Magazine International scientific ISSN 18009794 , Faqe,120- 126
7.Globalization of the economy Kosovo particular case	7.MODELS OF HARMONISATION OF THE FISCAL POLICIES OF THE SEE COUNTRIES WITH EUROPEAN UNION	7.Ulcinj , April, 2014; ISSN – Institut za naucna istrazivanja i razvoj ; Center for Scientific research and development; Institute for scientific resaearch and development. Ulcinj-Ulqin Registarski broj. 80024814; COBISS.CG-ID 20683538 Nr.Magazine International scientific ISSN 18009794

		Faqe,112- 124
Other publications		
Title of paper	Journal name	Year / Volume / Pages
"Reflections of the global financial crisis and the performance of macro-economic development in Kosovo"	Mediterranean Center of Social and Educational Research	3° ICHSS 2013, Rome-Italy 20-22 September 2013
		<p>Proceedings of the 3° International Conference on Human and Social Sciences ,September 20-22, 2013 Rome-Italy</p> <p>Volume No. 1 ISBN: 978-88-34681-67-1 Doi:10.5901/ichss-2013-vol-01</p> <p>Page, 210 – 219</p>
"Reflections of the global financial crisis and the performance of macro-economic development in Kosovo"	<i>Academic Journal of Interdisciplinary Studies</i> MC SER Publishing- Rome,Italy Special Issue	<p>Proceedings of the 3° International Conference on Human and Social Sciences</p> <p>September 20-22, 2013 Rome-Italy</p> <p>Vol. 2, No. 9 October 2013</p> <p>E-ISSN 2281-4612 ISSN 2281-3993</p> <p>Doi:10.5901/ajis.2013.v2n9</p> <p>Page 310 -318</p> <p>Global Impact Factor Indexed</p>
THE ECONOMIC POLICY TRENDS IN KOSOVO, CHALLENGES AND GROWTH	CONFERENCE "Effects of Global Risk in Transition Countries" (How the best practices can help transition countries to face the effects of the global risk?)	<p>Book Year 3, No. 3, ISSN 2232-8742, National and University Library of Bosnia and Herzegovina, May 30 of 2013.</p> <p>Pgs. 537-544.</p>

Analysis of fair value measurement and accounting implications of the global financial crisis	<p>4 th International Scientific Conference</p> <p>The Economic Effects of Migration Processes in the western balkans.</p> <p>ISCFE 2016, 02 December 2016 – Tetova</p>	<p>4 th International scientific conference of the Faculties of Economics and Business Administration – University of Tetova</p> <p>Faculty of Business – University Haxhi Zeka ISCE 2016</p>
BANKING SYSTEM IN KOSOVO AMID COVID-19 PANDEMIC	<p>5 th International Scientific Conference</p> <p><i>Balancing the Economic Cycle in a Pandemic State: Lessons Learned and Future Actions</i></p> <p>October, 23. 2020</p> <p>Peje</p>	<p>- the 5th International Scientific Conference organized by University "Haxhi Zeka" Faculty of Business</p> <p>BECON 2020</p>
Innovative Banking Solutions for Enhancing SME Financing in Kosovo: Exploring Innovative Banking Products and Services that Enhance the Financing Options Available to SMEs	<p>BNEJSS - Balkan and Near Eastern Journal of Social Sciences</p> <p>BNEJSS is indexed with and included in/ Taranılan Uluslararası Alan İndeksleri Directory of Research Journals Indexing (DRJI) Directory of Abstract Indexing for Journals (DAIJ) Scientific Indexing Services (SIS) Academic Resource Index-ResearchBib EBSCO tarafından full-text olarak indekslenmektedir / Included in EBSCO Eurasian Scientific Index (ESJI) ASOS INDEX academia</p>	<p>BNEJSS - Volume/Cilt 9, Number/Sayı: Special Issue, 2023 ISSN: 379-386</p> <p>BNEJSS - Volume/Cilt 9, Number/Sayı: Special Issue, 2023 ISSN: 2149-9314</p>

	social science index	
CREDIT RISK ASSESSMENT PRACTICES IN KOSOVO'S BANKING SECTOR TOWARDS SMALL AND MEDIUM-SIZED ENTERPRISES	1st International Karaelmas Interdisciplinary Social Sciences Congress, 16-19 November 2023, Zonguldak/ Türkiye Zonguldak Bülent Ecevit University	December 2023/ V.1/79
Impact of Macroeconomic Factors on Bank Financial Performance: A Turkey and Kosovo Comparative Study	IIETA - International Journal of Sustainable Development and Planning	Vol. 19, No. 1, January, 2024, pp. 229-235 Journal homepage: http://iieta.org/journals/ijsdp Indexed in SCOPUS
11. Work experience record:		
Dates:	01.10.2012 until now	
Location:	Peja	
Name of the Institution Full Time:	University "Haxhi Zeka" Peja	
Position:	Assistant	
Description	Assistant for the subject of Financial Accounting, Basics of Accounting, Auditing and v Practical Learning and Career Development	
Dates:	01.10.2018 , 2019, 2020, 2023	
Location:	Prishtina	
Name of the Institution Part time:	University of Pristina "Hasan Pristina" Pristina Faculty of Natural Mathematical Sciences Department: FINANCIAL MATHEMATICS IN BANKS AND INSURANCE	
Position:	Assistant	

Description	Assistant for the subjects Microeconomics, Macroeconomics, Small and Medium Business Management, Marketing, Risk Management and Insurance, International Finance
Dates:	January, 2004
Location:	Peja
Name of the Institution:	D.P.T "Ylli" / 2019
Position:	Accountant
Description:	Book keeping circulatory "entry and exit"
Dates:	01.06.2022 until now
Location:	Turkey – Ankara
The name of the magazine:	SOCIAL DEVELOPMENT JOURNAL
Position:	Editor (Business)
Description:	Review and evaluation of scientific works
12. Education and training	
Dates:	13 May ,2013
Qualification achieved:	
Principal topics / occupational skills acquired:	<i>Attended the Conference on Developing a Labor Market Oriented Curriculum at the Public Univesity Haxhi Zeka held in Peja Kosova</i>
Organized by institution name:	<i>Embassy United States of America; University Haxhi Zeka; Arizona State University.</i>
National and international level qualification:	<i>International;</i>
Dates:	2013
Date ; Qualification achieved:	2013 <i>Successfully completed training</i>
Principal topics / occupational skills	<i>Training "University of Prishtina " Hasan Prishtina" Center for excellence in teaching</i>

acquired;			
Organized by institution name:	<i>Arizona State University; University of Pristina "Hasan Pristina"; Public University "Haxhi Zeka"</i>		
National and international level qualification:	<i>International</i>		
13. Additional information:			
Organizational skills and competences:	<i>Finance Management, Business, Organization Collaborative group, communication with colleagues at work.</i>		
Computer skills and competencies:	<i>Word, Excell, Adobe, Corel. Power point.</i>		
Language Skills: (1 to 5: 1 lowest - 5 fluent)			
Language.	Conversation	Writing	Reading
Albanian	5	5	5
Turkish	5	5	5
English	3	4	4
Rewards and memberships:			

Remark:

- Completed data must be accurate and verifiable
- The responsibility for the completed data is kept by the candidate himself
- Declarations of incorrect data are punishable under applicable laws and UHZ Ethics Code

**Name and Surname
Venera Kelmendi**