





Date of birth: 19/04/1987 | **Gender:** Male

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 **Home:** Strasko Arsov br.10/3-7, 1300 Kumanovo, North Macedonia

WORK EXPERIENCE

Loan officer

Pro Credit Bank

05/2010 – 08/2010

Economic advisor

Secretary for Implementing Ohrid Framework Agreement

10/06/2010 – 12/12/2018

University teaching assistant

State University of Tetova

02/2012 – 06/2012

Teaching assistant for subject "Microeconomics" and "Financial market and institutions"

Economics lecturer

Dardana College

09/2018 – 12/2018

Professor in bachelor studies and master studies in subjects: Analysis of financial reports and Financial Management

Chief executive officer

Prima Laminat

2014

Economics lecturer

Mother Teresa University

12/2018 – Current

University Professor for subject:

"Entrepreneurship and Small Business

"Public Finance"

"Financial Markets and Institutions"

"International Economics"

EDUCATION AND TRAINING

Marshal Tito

Elementary school

1995 – 2002

Goce Delcev

High school

2002 – 2006

State University of Tetova

Graduate economist

2006 – 2009

Graduated economist with average grade 9.5

State University of Tetova

Master for economics

2009 – 2012

master of economics-finance with average grade 9.6 and with topic "balance of payment and macroeconomics balances in Macedonia"

European University in Tirana

PhD in Economics

2012 – 2016

Doctor of Economics (Finance) with average score 9.7 and with topic "bank lending factors to the private sector - evidence from CESSE countries"

Training -

06/10/2008 – 29/12/2008

Training in English with topics: Economic Development, me Dr. John Sumansky, University of Misericordia, Dallas, USA.

Training

06/10/2008 – 29/12/2008

Training in English with the theme: Entrepreneurship and Public Policy, me dr. John Sumansky, University of Misericordia, Dallas, USA.

International Summer University Macedonia

Training

07/07/2008 – 20/07/2008

Training in International Summer University Macedonia in: International Business with Prof. PhD. Attila Petheo, Corvinus University of Budapest, Hungary, teaching Ass. Brikend Aziri, Business Administration Faculty, SEEU Tetovo. Yannick Du pont, Director SPARK.

LANGUAGE SKILLS

Mother tongue(s)

Albanian

Other language(s)

Macedonian

Listening



C2

Reading



C2

Spoken interaction



C2

Spoken production



C2

Writing



C2

English

Listening



C1

Reading



C1

Spoken interaction



C1

Spoken production



C1

Writing



C1

Serbian**Listening**

B2

Reading

B2

Spoken interaction

B1

Spoken production

B1

Writing

B1

ORGANISATIONAL SKILLS**Organisational skills****leadership (currently responsible for a team of 10 people)**

COMMUNICATION AND INTERPERSONAL SKILLS

Communication and interpersonal skills

good communication skills gained through my experience as top manager

PUBLICATIONS JOURNAL ARTICLES

Publications Journal Articles

2015 – “Credit activity besides other investment activities of commercial banks in Macedonia”, The Macrotheme Review, Volume 4, Issue 6, Dubrovnik, Croatia, ISSN:1848-4735.

2015 – “Faktorët makroekonomik determinues të kredisë ndaj sektorit privat në Maqedon-relacioni me GDP dhe kredi”, Revista studimore-shkencore interdisciplinare, Qendra Kërkimore Zhvillimore-Peja, bultetini nr.3, Pejë, ISSN:1800-9794.

2016 – “Bank credit to the private sector before, during and after the crisis- evidence from CESEE countries”, Internal Conference on Innovations in Science and Education, Central Bohemia University, Prague, Czech Republic, ISSN:1805-9961 (Online).

2016 – “Financial Determinant of Credit to the Private Sector”, The Macrotheme Review, Volume 5, Issue 1, Rome, Italy, ISSN:1848-4735.

2017 – “Determinants of bank credit to the private sector – a case study from CESEE countries”, Economicus No.15, Scientific Journal, International Market & Banking System, UET Press, Tirane, Albania, ISSN: 2223-6295.

2022 - R. Ademi, Z. B. Luma, B. Bela., "The impact of remittances on the trade balance - empirical evidence from North Macedonia", Theoretical Economic Letters, ISSN: 2162-2086, DOI:10.4236/tel.2022.123039.

2022 - R. Ademi, Z. B. Luma, "Credit and economic regeneration after the financial crisis in CESEE", South Florida Journal of Development, Miami, v.3, n.3, p. 3057, may./jun., 2022. ISSN 2675-5459, DOI: 10.46932/sfjdv3n3-063.

PUBLICATIONS RESEARCH PAPERS IN CONFERENCE PROCEEDINGS

Publications research papers in conference proceedings

2013 – “Transfertat korrente si burim kryesor i mbulimit të deficitit tregtar në R.M”, Konferenca e dymbëdhjetë ndërkombëtare me temë, “Kontributi i diasporë dhe i investimeve të jashtme në zhvillimn e ekonomisë, biznesit dhe rritjes së punësimit në Kosovë dhe vende tjera botërore, Prishtinë, Kosovë, ISBN:978-9951-567-04-6.

2015- “Balance sheets of commercial banks and their loan activity in Macedonia”, Czech Institute of Academic Education, Budapest, Hungary, ISBN:978-80-905791-3-2.

2016 – “Bank Credit after the Financial Crisis in CESEE countries”, Fourth International Scientific Conference, University of Tetova, Tetovo, Macedoni, ISBN:978-608-217-049-7.

2016 – “Credit and Economic Regeneration after the financial crisis in CESEE countries”, International Conference on Innovations in Science and Education, Central Bohemia University, Prague, Czech Republic, ISSN:1805-9961 (Online).

2022 - R. Ademi, Z. B. Luma, B. Bela, "Ukraine's war: Economic implications in North Macedonia" 6th International Conference “Mother Teresa” University, Skopje, North Macedonia.

2022 - R. Ademi, Z. B. Luma, " Government support during COVID-19 and Corruption" , 40th EBES CONFERENCE - Istanbul Ticaret University, Turkey.

2022 - R. Ademi, Z. B. Luma, "Firm Performance During the COVID-19 Pandemic: Evidence from Western Balkan Countries", 1ST International Conference on Innovation in Business and Technology, Beder University College, Tirana, Albania.

WRITEN BOOKS

Writen books

2017 – “Determinants of Bank Credit to the Private Sector – evidence from CESEE”, LAP Lambert Academic Publishing, member of Omniscriptum Publishing Group, ISBN:978-3-659-87080-4.

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