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EDUCATION BACKGROUND

- 2009-2013, PhD, Thesis "Analysis of Bank- individual client relationship and public and self-regulatory instruments of client protection"-ex-ante RIA Approach, State University of Tirana, Albania.
- 1998-2000, MBA, Major in Finance & Investment, The George Washington University D.C., USA.
- 1988-1989, Postgraduate Course/Certificate in International Business, School of Economy.
- 1984-1988, BA, Marketing, School of Economy, State University of Tirana, Albania.

PROFESSIONAL EXPERIENCE

May.2007 - ongoing, Executive Director, Institute for Economic and Legal Counseling (IKEJ), Tirana, Albania.

Dec. 2005 - May 2007, Independent Financial Consultant, provided advisory services to local NGO's on; Consumer Education, Financial Literacy Programs and to private businesses on Financial Statement Analysis, Business Plan Preparation, Loan Application for Bank financing etc.,

Mar. 2003 - Nov.2004, Member of the ALCO Committee, also Manager of Marketing & International Banking Department, National Commercial Bank (BKT) Tirana.

Nov.2000 - Nov. 2004, Manager of Financial Planning & International Banking Department, National Commercial Bank (BKT) Tirana.

May - Aug.31,2000, International Finance Corporation (IFC), Southern Europe Asia Department /Credit Review and Portfolio Unit, Washington DC, IFC Summer 200 Internship Program.

1995-1998, Manager of Business Advisory and Training Department (German Technical Cooperation Agency) Project "SME Promotion", Albania.

1993-1995, Financial Consultant, Ballkaniinvets Ltd., Tirana, Albania.

1992-1993, Specialist of Export-Import Department, Industrialimpex, State-Foreign Trade Company, Albania.

1989-1992, Specialist, Textile Department, Industrialimpex, State-Foreign Trade Company, Albania.

Aug.2015 - ongoing, Part time, academic Coach for Online Courses, MBA Program, University of Tennessee, Chattanooga.
2006 - ongoing, part time lecture, courses on “Money & Banking”, “Financial Markets & Institutions” etc., University “Marlin Barleti” Tirana, Albania.
2008 - 2012, lecturing on “Bank Strategic Management”, “Bank Risk Management” to master of Banking Students. AAB RI invest University, Kosovo.
Mar.2009, part time lecturer, of “Bank products & Services” to undergraduate students of banking, University of Durres FASTIP Program in Cooperation with Banking Academy of Moschbach, Germany.
2005 - 2009, teaching courses in “Introduction to Marketing” and “Marketing Management” undergraduate program, University of Tirana, School of Economy.
2007-2008, regular lecture on Bank Management, Institute of Strategic Studies and Training (ISSAT).

RESEARCH AREA

“Public Sector Perspective in the Albanian Economy”, co- author with Dr.Sherif Bundo ,Presentation held at the “The Second National Conference of Economic Studies”, Tirana, 20-21 October 1997.
“On Monitoring the tax administration’s taxpayer services and processing functions” ‘co-author with E.Duro and V.Rakipi, MCCA program and USAID, in collaboration with IKEJ, December 2010.