

# Europass Curriculum Vitae



## Personal information

First name(s) / Surname(s)

**Seadin Xhaferi**

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Telephone(s)

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E-mail

[seadin.xhaferi@unite.edu.mk](mailto:seadin.xhaferi@unite.edu.mk)

Nationality

Albanian

Date of birth

24.05.1953

Gender

Male

## Occupational field

**Prof. Dr. of Finance**

## Work experience

### Occupation or position held

2021- 2006 – State University of Tetova, professor for courses: International Finance, International trade and institutions, Monetary Economic, Financial Management, Corporate Finance, Investment management, Human Resource Management), Deputy Dean, Head of Finance & Accounting Department, 2006-2002 Southeast European University in Tetovo 2002-1998 Deputy Director at the Immigration Agency in Macedonia Researcher – Society for Banking and Finance Centre in Skopje, Expert for Taxis and contributions for Teamwork in the Project "Strategy for development of Textile industry in Republic of Macedonia,

## Education and training

Title of qualification awarded

PhD of Finance

Principal subjects/occupational skills covered

University St. Cyril and Methodius, Skopje, Staffordshire University - UK, Växjö University-Sweden, University of Tirana

Name and type of organisation providing education and training

VIII

Level in national or international classification

<b>Personal skills and competences</b>																																											
Mother tongue(s)	<b>Specify mother tongue Albanian</b>																																										
Other language(s)	<b>1.English,2.Croatian,3.Macedonian,4.German,5.Turkish</b>																																										
Self-assessment																																											
European level (*)																																											
<b>Language</b>																																											
	<table border="1"> <thead> <tr> <th colspan="2"><b>Understanding</b></th> <th colspan="2"><b>Speaking</b></th> <th colspan="2"><b>Writing</b></th> </tr> <tr> <th>Listening</th> <th>Reading</th> <th>Spoken interaction</th> <th>Spoken production</th> <th></th> <th></th> </tr> </thead> <tbody> <tr> <td>1</td><td>5</td><td>5</td><td>3</td><td>3</td><td>3</td></tr> <tr> <td>2</td><td>5</td><td>5</td><td>5</td><td>5</td><td>5</td></tr> <tr> <td>3</td><td>5</td><td>5</td><td>5</td><td>5</td><td>5</td></tr> <tr> <td>4</td><td>5</td><td>5</td><td>4</td><td>4</td><td>4</td></tr> <tr> <td>5</td><td>5</td><td>5</td><td>5</td><td>3</td><td>3</td></tr> </tbody> </table>	<b>Understanding</b>		<b>Speaking</b>		<b>Writing</b>		Listening	Reading	Spoken interaction	Spoken production			1	5	5	3	3	3	2	5	5	5	5	5	3	5	5	5	5	5	4	5	5	4	4	4	5	5	5	5	3	3
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Social skills and competences	Very communicative person, a highly communicative person able to integrate into new social environments.																																										
Organisational skills and competences	Working in the group: from years to senior positions, departmental level and later on the organization level. I have always seen myself as part of the group but with specific tasks. Initially, I have organized the work of a department's staff to continue, thanks to the accumulated experience, to organize and manage human and financial resources at the organization level. I have organized some last few events (round tables and scientific conferences).																																										
Computer skills and competences	Microsoft Word, Microsoft Power Point, Microsoft Excel, Microsoft Access, Internet, Intranets, Outlook Express & e-mail, etc.																																										
Other skills and competences	Creating a Piece of Modern Art by visiting art galleries, I adore all sports especially athletics, soccer and swimming. Love and experience for travel and experience of different cultures.																																										
Driving licence	B category																																										
<b>ARTICLES AND OTHER PUBLICATIONS</b>	<ol style="list-style-type: none"> <li>1. "Modern Perspectives in Economics,,Business and Management, Chapter 5 Investigating the Impact of Cryptocurrencies on the Modern Banking System, Seadin Xhaferi&amp;Agon Skeja, DOI: 10.9734/bpi/mpebm/v11/497OF, 2021</li> <li>2. <b>Does microcredit affect poverty reduction in Macedonia?"</b>, Vjollca Hasani PhD cand &amp; Seadin Xhaferi, Ph.D. IJSRP Volume 8, Issue 9, September 2018 335 ISSN 2250-3153</li> <li>3. POSSIBLE DISADVANTAGES OF FISCAL POLICY DEVELOPMENT, Seadin Xhaferi, Denis Spahija, 06.04.2018 Ulcinj E ISSN 2337-0521</li> <li>4. "Corporate Strategy and Foreign Direct Investments" ,Seadin Xhaferi, PhD.*, Jadranka Mrsik, PhD**, International Journal of Scientific and Research Publications, Volume 8, Issue 1, January 2018 335 ISSN 2250-3153</li> <li>5. INCREASE OF MIGRATION FROM THE REPUBLIC OF MACEDONIA AND THE FLOW OF FOREIGN EXCHANGE, Prof. dr. Seadin Xhaferi</li> <li>6. EMPIRICAL ANALYSIS OF FOREIGN DIRECT INVESTMENT AND THEIR ROLE IN ECONOMIC DEVELOPMENT OF THE REPUBLIC OF MACEDONIA: IMPORTANCE, EFFECTS AND POLICIES FOR THEIR PROMOTION, Seadin Xhaferi, PhD &amp;Arlinda Ballazhi, Msc. Cd., International Journal of Economics, Business and Management Research Vol. 1, No. 05; 2017 ISSN: 2456-7760</li> <li>7. Alternative Theories of Capital Structure, European Scientific Journal, p-p 227- 243, 2015, ISSN 1857-7881</li> <li>8. APPLICATION OF THE TECHNIQUES OF CAPITAL BUDGETING IN ANALYSIS OF INVESTMENT PROJECTS Prishtinë, 2015, ISBN 978-9951-16-058-2</li> </ol>																																										

9. The evaluation of capital investments – optional approach, International Scientific Journal in Economics, Finance, Business, Marketing, Management and Tourism, Tetova, 2015 ISSN 1857-9566
10. Искуства за врската помеѓу академското истражување на сметководството и професионалната пракса во Македонија, Сеадин Џафери, Беса Џафери, Јасмина Јендроска, страна 31-42, 2015 - Зборник на Трудови: XVII-ти Меѓународен Симпозиум на сметководителите на Република Македонија, страна, ISBN 978-9989-747-32-8
11. ***FORENSIC ACCOUNTING – SKILLS AND SPECIFICATIONS International Conference, Struga, p-p 49-67, ISBN 978-9989-747-33-5, 2014***
12. **IMPACT OF EU DEBT IN COOPERATION OF THE WESTERN BALKAN COUNTRIES**, International Scientific Journal in Economics, Finance, Business, Marketing, Management and Tourism, Vol., p-p. 247-256, Tetova, 2014, ISSN 1857-9566
13. ***Relationship Between Price and Earnings Through Dividend Yield and Required Yield above the Expected Inflation, 8th Research/Expert Conference with International Participation, p-p. 157-163, 2013 ISSN 1512-9268***
14. **MEASUREMENT OF GREY ECONOMY WITH MONETARY APPROACH**, Ministry of science and technology, Republic of Kosovo, f.297-304, 2013 ISBN 978-9951-16-058-2
15. Empirical Testing Of the Validity of CAPM During The Period 2005-2010 With Specific Reference to MSE, **ECONOMIC POLICY AND EU INTEGRATION, 4th International Scientific Conference, p-p 226-236, April, I, 20-21, Durrës 2012, ISBN 978-99956-818-7-6**
16. Models for Credit risk Assesment with regard to the Finantial Market of Macedonia, 7th Reseaech/Expert Conference with International Participations „QUALITY 2011,, Neum, **ISSN 1512-9268, p-p. 417-424, June 01-04, 2011**
17. Tourism Challanges in Southeast Europe before and after Financial Crisis , The International Conference for Tourism, TRENDS AND CHALLENGES OF TUORISM IN THE EASTERN MEDITERRANEAN REGION, European University of Tirana, Tiranë 2009
18. The awareness of TQM, a challenge for the tourism management , The International Conference for Tourism, TRENDS AND CHALLENGES OF TUORISM IN THE EASTERN MEDITERRANEAN REGION, European University of Tirana, Tiranë 2009
19. Role of Leadership in the Local Government, VIZIONE Nr.11&12, f. 234-239, Shkup, 2009
20. Financial crisis in Albanian area, Tetova, 1-2.09.2009, p-p.601, Instituti Alb shkenca
21. Financial Participation and work Quality, 6<sup>th</sup> Research/Expert Conference
22. with International Participations “QUALITY 2009”, Neum, B&H, p-p.247-25,
23. **ISSN 1512-9268, June 04-07, 2009**
24. Tourism Challanges in Southeast Europe before and after Financial Crisis , The International Conference for Tourism, TRENDS AND CHALLENGES OF TUORISM IN THE EASTERN MEDITERRANEAN REGION, European University of Tirana, Tiranë 2009
25. The awareness of TQM, a challenge for the tourism management , The International Conference for Tourism, TRENDS AND CHALLENGES OF TUORISM IN THE EASTERN MEDITERRANEAN REGION, European University of Tirana, Tiranë 2009
26. Role of Leadership in the Local Government, VIZIONE Nr.11&12, f. 234-239, Shkup, 2009
27. Kriza financiare në trojet shqiptare, Takimi i katërt vjetor I Institutit Albshkaenca, Tetovë 2009
28. Intenzivirawe na emigraciata od Republika Makedonija i deviznot priliv na migrantite, 3ur.251, PRILOZI OD NAUCEN SOBIR – MAKEDONSKA AKADEMIJA NA NAUKITE I UMETNOSTITE, 2007
29. A ekziston një formulë për një politikë të shëndoshë punësimi, faqe.8 Nr.10, VALUTA 2007
30. Dobia fiskale e tatimeve ekologjike, faqe.8 Nr.06, VALUTA 2007

31. The American values of the prespa pople and the kulture of quality, p-p.84 International Scientific Session, PRESPA IMMIGRATION – REPATRIATION, 01-02 July 2006
32. Diaspora Remittances', its use and the economic development of the Republic of Macedonia, Scientific meeting European Diaspora, Grazz 2006
33. Quality management into the Local Government, Dr. Seadin Džaferi, SEEU & State University of Tetova, Mr. Mičo Jančev, SMILE IT Solutions, Wine, Austria, International Scientific meeting"QUALITY 2005", Fojnica, B&H, 09-12 Novembar 2005.
34. Way Quality in Education, Dr. Seadin Džaferi, SEEU & State University of Tetova, International Scientific meeting"QUALITY 2005", Fojnica, B&H, 09-12 Novembar 2005.
35. „Vlo`uvawata na iselenicite i nivnoto vlijanje vo ekonomijata na Republika Makedonija”, Zbornik na trudovi, Meunaroden nau~en sobir „Iseleni{tvoto od Makedonija od pojavata do denes, Struga 20-21 oktomvri 2003 godina, Interlingua-Skopje 2004 godina
36. Dr. Seadin Xhaferi, „EMIGRACIONI NGA REPUBLIKA E MAQEDONIS DHE DISA VEÇORI TE TIJ”, Emigracioni shqiptar nē fillim tē shekullit XXI
37. „Shpresë dhe zhgënjam –Simpozium shkencor Dortmund 24-25, prill 2004
38. „Direktnite stranski vlo`uvawa kako forma na zdru`uvawe”, NAU^EN SOBIR,,Zdru`uvaweto kako forma za samovrabituvawe i za namaluvawewe na siroma{tijata, str.231-236, Ekonomski institut, Zdru`enie za odr`liv razvoj, Fridrich Ebert Stiftung, Skopje 2003 Godina
39. 23.,„Stranskiot kapital kako faktor za zgolemuvawewe na proizvodstvoto i unapreduvaw na tehnolo{kiot razvoj”, NAU^EN SOBIR „Stranskiot kapital vo funkcija n tehnolo{kiot razvoj na Republika Makedonija”, Zdru`enie za odr`liv razvoj – Skopje Ministerstvo za ekonomija, Deutsche Gesellschaft fur Technische Zusammenarbeit (GTZ) GmbH, str.177-180, Fridrich Ebert Stiftung, Skopje 2003 godina
40. „Finansiskiot potencial vrz osnova na {tedeweto vo iseleni{tvoto va`en faktor za investirawe vo semejniot biznis, NAU^EN SOBIR, „Semejni biznisi i mo`nosti za investirawe i vrabotuvawewe, str.142-148, Ekonomski institut, Zdru`enie za odr`liv razvoj, Fridrich Ebert Stiftung, Skopje 2003 godina.
41. „Sredstvata na iselenicite kako izvor za finansirawe na razvojot”, NAU^EN SOBIR, „Finansirawe na investiciite i na razvojot vo Republika Makedonija”, Ekonomski institut Skopje, Fridrich Ebert Stiftung, str. 1-10, Skopje 27 mart 2003 godina
42. „Portfolio investiciji”, Ekonomija i biznis br.58 str.27, oktomvri 2002 godina
43. „Investimet ne ndermarrjet e vogla dhe te mesme – Forme e pershtatshme per zhvillimin ekonomik dhe zvoglimin e papunesise, Linja kreditore per mbeshtetje nga jashte”, faqe 11, Fakti 14 shtator dhe faqe 9, 16 shtator 2002
44. „Bezbednost i diverzifikacija kaj op[tite akcii, NAU^EN SOBIR, Proizvodstvenoto prestruktuirawe na ekonomijata na ekonomijata na Republika makedonija, Zdru`enie za odr`liv razvoj Skopje, Fridrich Ebert Stiftung, Ministerstvo za ekonomija, str.190-193, Skopje 14-15 fevruari 2002 godina
45. „Vklu~uvaweto vo STO, dvizeweto na kapitalot i razvojot na makedonskoto stopanstvo, NAUCEN SOBIR „Izvoznite mo`nosti na Republika Makedonija vo uslovi na clenstvo vo svetskata trgovska organizacija, Zdru`enie za odr`liv razvoj Skopje, Ministerstvo za ekonomija, Deutsche Gesellschaft fur Technische Zusammenarbeit (GTZ) GmbH, str. 39-53, Skopje 2002 godina
46. „Iseleni{tvoto od Makedonija od albansko poteklo vo Svacarija” (2001), Zbornik na trudovi, Meunaroden nau~en sobir „Iseleni{tvoto od Makedonija od pojavata do denes, Kru[evo 3-5 avgust 2000 godina str. 173-182, Skopje 2001 godina.
47. . Rregullimi i marredhenieve ekonomike nderkombetare ose garat per te mbrojtur interesat kombetare ekonomike”, faqe 8, Flaka 14 korrik 2000
48. „Tregu i lire boteror – realitet ose iluzion”, faqe 10, 9 korrik 2000

**MEMBERS OF ANY  
PROFESSIONAL BODY**

2005 - Founder and board members of "MIGRATION AND DEVELOPMENT CENTER" - SKOPJE  
 2004 - Member of the committee in the AMBO project, a project of the

Ministry of Economy in the Republic of Macedonia, Skopje,  
2004 - Member of the National Energy Committee at the Ministry of Economy  
of the Republic of Macedonia, Skopje,  
2004 -2014 Chairman of the Committee on Information and International  
Relations at the Red Cross of the Republic of Macedonia, Skopje,  
2002 - Researcher - CENTER FOR BANKS AND FINANCE - Skopje  
2000 - Member of the Professional Board "CENTER FOR SUSTAINABLE  
DEVELOPMENT" Skopje, Association of Economists

PUBLISHED BOOKS

1. Money, Banking and Credit, Prishtina, 2015
2. International Finance, Tetovo, 2013
3. Human resource management - lecture series, SUT, 2012
4. Financial management - lecture series, SUT, 2011
5. "Financial Terminology" - Interlingua, Skopje, 2009
6. "Investment Management" - Interlingua, Skopje, 2007
7. Small Lexicon of International Finance and Economics, Interlingua, Skopje, 2006
8. Manual for Public Finance, ARPEPA, 2006
9. Financial capital of emigrants and their inclusion in the economy of the Republic of  
Macedonia, Interlingua, Skopje, 2005
10. "Emigration from Western Macedonia to Romania", Interlingua, Skopje, 2004