



**Eliona
GREMI**


DATE OF BIRTH:


21/08/1980

CONTACT

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ABOUT ME

I am a senior lecturer at University of Elbasan, "Aleksander Xhuvani", at Faculty of Economy on Finance-Account Department.


WORK EXPERIENCE

10/2008 – CURRENT


Full time Lecturer at Finance-Account Department,

Faculty of Economy, A.Xhuvani University

- to develop and apply innovative teaching approaches and materials to enable learning and enthuse students

- to develop programme proposals and contribute to the wider design of the School's teaching programme

-to undertake the full range of responsibilities in relation to supervision, marking and examining to ensure that students progress is being monitored and reported in line with the university's procedures

- To develop approaches to teaching and learning which are appropriate for the University and subject area and reflect developing practice elsewhere

Education / www.uniel.edu.al / Elbasan, Albania

10/2016 – CURRENT

Part Time Lecturer

Aleksander Moisiu, University

Education / www.uamd.edu.al / Durres, Albania

07/2006 – 09/2008

Personal banker

Raiffeisen Bank, Elbasan branch

- Help customers open and manage their bank accounts and finances
- Advise clients on financial services and resolve issues
- Reach out to prospective customers to sell bank services

www.raiffeisen.al / Elbasan, Albania

10/2002 – 04/2005

Assistent of Finance Manager

Eltub shpk

Elbasan, Albania

EDUCATION AND TRAINING

1998 – 2002 – Elbasan, Albania

Bussiness Administration diploma

University of Elbasan, A.Xhuvani

01/2008 – 12/2009 – Tirana, Albania

Master on Finance, Msc

University of Tirana

01/2011 – 12/2014 – Durres, Albania

PhD in Finance-Bank

University Aleksander Moisiu, Durres



The impact of Specific and macroeconomic determinants on Albanian banking profitability.

Field(s) of study

- Finance-Bank

14/05/2018 – Iasi, Romania

Certificate of being lecturer at Iasi University Ioan Cuza, Romania.

Ioan Cuza University

Overall objectives of the mobility

- To establish cooperation between both institutions
- To exchange experiences on teaching methodologies
- To establish contact with lecturers that work in similar area

Content of the teaching programmer:

1. Introduction. A presentation of myself, of faculty at my University and some interesting figures and statistics about Albania economy in order to make a comparison to Romania. – 2 hours
2. Financial Markets and the Investment Banking Process --- 2 hours
3. International Banking and Money Market - 2 hours
4. The impact of specific and macroeconomic factors on bank profitability. Case study Albania. – 2 hours

20/11/2017 – 26/11/2017 – Tirana, Albania

Certificate on Training program for "National Standards of Accounting"

The World Bank and Ministry of Finance and Economy

17/06/2019 – 21/06/2019 – Iasi, Romania

Training Certificate on International Relationship

University Ioan Cuza, Iasi, Romania

LANGUAGE SKILLS

MOTHER TONGUE(S): Albanian

OTHER LANGUAGE(S):

English

Listening C1	Reading C1	Spoken production B2	Spoken interaction B2	Writing C1
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Italian

Listening B2	Reading B2	Spoken production B2	Spoken interaction B2	Writing B2
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PROJECTS

CURRENT

● **Enhancing and Validating service related competences in Versatile learning environments in Western Balkan Universities (e-VIVA)**

Co contributor on e-VIVA project

CURRENT

● **Towards the Harmonization of Accounting Education in Albania(TEA-AL)**

Co contributor in application of TEA-AL project.

COMMUNICATION AND INTERPERSONAL SKILLS

● **Communication and interpersonal skills**

- good experience gained through my experience as lecturer with students
- excellent communication
- capable on teamwork
- good quality of leadership



CONFERENCES AND PUBLICATIONS

01/01/2010 – 01/11/2020

Publications

1. **"SME Financing an Important Effort in Albania Development"**, (ISSN-2232-8742 03 - 04 JUNE, 2011 PEJA, BULETINI SHKENCOR, REPUBLIC OF KOSOVA YEAR 1, NO. 1).
2. **Investments and Economic development in the countries of SEE during the crisis**, Journal of US-China Public Administration, ISSN 1548-6591, April 2012, Vol. 9, No. 4, 467-478.
3. "Fundamentals of Finance" - Exercises Book, February 2012, (ISBN: 978-9928-139-17-7).
4. **The impact of non-performing loans and capital adequacy on the profitability of the Albanian banking sector** "---- International scientific journals" Discussion ", Macedonia year II no 3-4, April-May 2013 (ISSN 1857-825).
5. **"Macroeconomic factors that affect the quality of lending in Albania"**-IISST- RFJA(Research Journal of Finance and Accounting,ISSN 2222-1697 (Paper) ISSN 2222-2847 (Online) Vol.4, No.9, July 2013
6. **"Internal factors affecting albanian bank profitability"** Academic Journal of Interdisciplinary Studies MCSER Publishing-Rome, Italy, Vol. 2, No. 9, October 2013,E-ISSN 2281-4612, ISSN 2281-3993
7. Monography _ **"The impact of specific and macroeconomic factors on bank profitability. The case of Albanian banking system (2005-2012)"** Lambert Academic Publishing, ISBN 978-3-659-68708-2, October 2015.
8. **"Can z-score model predict commercial firms' bankruptcy in Albania?"** --- International Journal of Economics, Commerce and Management, vol III, issue 11, November 2015 <http://ijecm.co.uk/> ISSN 2348 0386.
9. **The determinants of non banking financial institutions"**- Research Journal of Finance and Accounting. ISSN 2222-1697 (Paper) ISSN 2222-2847 (Online), Vol.7, No.20, 2016, October 2016
10. **Logit analysis for predicting the bankruptcy of Albanian retail firms"**- MCSER Publishing-Rome, Italy Dhjetor 2016, Academic Journal of Interdisciplinary Studies MCSER Publishing, Rome-Italy- E-ISSN 2281-4612, ISSN 2281-3993 Vol 5 No 3.
11. **"Local government financing instruments, the case of Albania** "Academic Journal of Interdisciplinary Studies, MCSER Publishing, Rome-Italy- E-ISSN 2281-4612, ISSN 2281-3993 Vol 5 No 3 - - December 2016.
12. **"SME financing - a challenge or obstacle in economic development. Case study of Elbasan district"**, UEAXH Scientific Bulletin, Nr (44) ISSN 2221-5956, 2019

01/01/2010 – 01/05/2015

Conferences

1. **"Investment Developments in European Countries and the Crisis"** referred to 6th International Conference of ASECU held on Podgorica, May 2010 (ISBN 978-86-80133-54-6)
http://www.asecu.gr/6th_conf_proceedings.html
2. **"The role of SME on economic development of Albania"** referred to University Aleksander Moisiu Durres, June 2010 (ISBN 978-99956-818-7-6)
3. **"Investments in Southeast European Countries and the Crisis"** referred on University of Sofia, Bulgaria, September 2010.
4. "The need to implement the IAS, for the integration of Albania into the EU" referred to University Aleksander Moisiu ,Durres- April 2011(ISBN 978-9928-105-40-0)
5. " SME financing is an important effort in Albania" referred on Peja- (ISSN-2232-8742 03 - 04 JUNE, 2011 PEJA, REPUBLIC OF KOSOVA YEAR 1, NO. 1)
6. "E-Banking - a challenge to the development of Albania" referred on University of Ismail Qemali, Vlore, June 2011 (ISBN: 978-9928-105-87-5)



7. "The impact of trade integration on Albania`s foreign trade: A Gravity Model – referred on University of Ismail Qemali, Vlore, June 2011 (ISBN: 978-9928-105-87-5)
8. "Non Performing Loans a cramp of Albanian Banking System"- referred at Alb-Shkenca , Prishtine, September 2011(ISBN 978-9951-518-10-9)
9. " Tourism as a vital factor in the development of Albania" referred to in E.Qabei University of Gjirokastra - 24 September 2011 (ISSN: 2226-082X)
10. "SME banking development in Albania" – Russia – February 2012 (ISBN 978-5-905483-04-2)
11. " The impact of Credit Risk on the profitability of banking sector in Albania – 31august 2012 – Corfu, Greece.
12. "The boomerang effect of Non-Performing Loans"- 20 October 2012 – ISBN 978-9928-115-13-3 (ISSN 2221-5956) Economic Faculty Elbasan.
13. "Bank performance and credit risk models – a Literature review" --- Economic Faculty Elbasan --- October 2013
14. Banking system stability toward Economic Growth. Case study of Albania----Tetor 2013 bashkautore- Fakulteti ekonomik, Elbasan --- Tetor 2013.
15. Corporate Governance and Boards of Directors in Developing Economies, 04 April 2015, TBU, II International Conference on: "Business, Law Administration and Social Sciences – Challenges Towards and Future", ISBN 978-9928-178-40-4
16. **"Competition and Efficiency in Albanian banking system"**-The 3rd Global Virtual Conference 2015 (GV-CONF 2015) THOMSON Ltd. Slovakia,6-10 April 2015, ISBN 978-80-554-1003-6 EISSN: 1339-9373, CDISSN: 1339-2778.

01/06/2015 – 01/11/2020

Conferences

17. "Foreign Direct Investments, Case of Albania"- **Second International Scientific Conference "Scientific Challenges for Sustainable Development" 17-19 April 2015**, at International University of Struga.
18. "Banking system stability, its indicators and factors that influence it. Case of study, Albania", 14 November 2015, IV Conference at Economic Faculty of Elbasan,
19. **"Human resources accounting evaluation models and the possibility of its inclusion in financial statements"**, 14 November 2015, IV Conference at Economic Faculty of Elbasan,.
20. **"Debt and Capital Structure of Albanian retail firms. Case of Elbasan district"** ICTIC 2016- conf online ISBN: 978-80-554-1196-5 --- 21 – 25 mars 2016.(Slovakia)
21. **"Non- performing loans in the banking and non-banking system of Albania"**, V Conference at Economic Faculty of Elbasan, December 2016.
22. **"Predicting Bankruptcy, models through time: a literature review**, 6-th International Conference - "Challenges toward European Integration. Economy, Legal and Social Strategies and models" held on University of Elbasan, Faculty of Economy December 2017- ISBN 978-9928-4477-0-8
23. **"The expansion of Microfinance in Albania"**, 7-th International Conference-"Toward European Union, Integrating Research and Innovation", held on University of Elbasan, Faculty of Economy, November 2018, ISBN 978-9928-321-04-6
24. **"Financial Education and Smart Borrowing in Albania"**, 8-th International Conference-"Regional Economic Cooperation and Harmonization of Legislation, as the premise of European Intergration of Western Balkans Countries", held on University of Elbasan, Faculty of Economy, December 2019, ISBN 978-9928-321-04-6



MEMBER OF THE SCIENTIFIC COMMITTEE (REVIEWERS)

01/03/2017 - 01/11/2020

Member of the Scientific Committee (Reviewers)

- as the member of the Scientific Committee (Reviewers), in the 6-th International Scientific Conference - ICTIC 2017, held at www.ictic.sk during March, 26. - 30. 2017.
- as the member of the Scientific Committee (Reviewers), in the 5-th Online Scientific Conference - ScieConf 2017, held at www.scieconf.com during June, 26. - 30. 2017.
- as the member of the Scientific Editorial Board (Reviewers) "**Journal of Finance and Accounting (JFA)**", ISSN: 2330-7331 (Print) ISSN: 2330-7323 (Online) <http://www.sciencepublishinggroup.com/j/jfa>, November 2018
- as the member of the Scientific Editorial Board (Reviewers) "**Asian Journal of Economics, Business and Accounting (AJEBA)**", ISSN: 2456-639X (Online) <https://www.journalajebea.com/index.php/AJEBA>, November 2020