

PERSONAL INFORMATION

Blerina Dervishaj



📍 Rr. Gjergj Araniti, Vlora, 9401, Vlora, Albania

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female, 04/02/1982, albanian

POSITION

Lecturer, Faculty of Economy, Department of Finance,

University of Vlora “Ismail Qemali”, Vlora, Albania

WORK EXPERIENCE

(10/10/2020 - continuing)

Certified Accountant at ‘Blerina Dervishaj’, Vlora, Albania

Accounting and Financial Consultance Office, M16324201N

Compilation of periodic financial statements (balance sheet, income statement, cash flow statement, equity statement).

(01/09/2014 - continuing)

Lecturer, Faculty of Economy, Department of Finance

University of Vlora “Ismail Qemali”, Vlora, Albania

Subjects taught at the Bachelor level: Financial Accounting , Financial Institutions

Subjects taught at the Master level: Financial Markets and Institutions, Non Bank

Financial Institutions Management, Modern Theory of Portfolio Mangement

Institution of Higher Public Education

(05/03/ 2014 – 01/09/2014)

Assistant Lecturer, Faculty of Economy, Department of Finance

University of Vlora “Ismail Qemali”, Vlora, Albania

Teaching seminars of subjects: Principles of finance, Principles of Accounting, Financial accounting, Financial Management, Accounting of Cost and Management

Institution of Higher Public Education

(01/11/ 2012 – 01/09/2014)

Specialist in Projects, Investments and Scientific Department,

University of Vlora “Ismail Qemali”

Coordination of administrative procedures related to scientific research; Application for Grants in Different Projects; Creating new partnerships and maintaining contacts with other universities in and out the country; Information and assistance for students, academic and administrative staff for Erasmus Mundus applications and Exchange Programs; Organization of conferences and scientific activities.

Institution of Higher Public Education

(15/08/2008-01/11/2012)

Economist at construction firm: "Endriu 2008" SHPK

“Endriu 2008” SHPK, NIPT K86323201N, Vlore, Albania

Dealing with VAT, health and social insurance, lending, and other issues encountered with the State Institutions (Regional Tax Department, Labor Office, Social and Health Insurance Institution etc.). Private sector legal entity

(26/08/2008 – 01/11/ 2012) **Manager at Bar-Restaurant "Platinum"**
 Self-employed ,NIPT K86507207A, Radhime,Vlora
 Organization of celebrations, Supervision, Inventory Responsible etc.
 Family business entity

EDUCATION AND TRAINING

- (March 2016 – March 2019) **Phd in Finance**
 University of Tirana, Tirana, Albania
 In- depth studies in Behavioral Finance (exploring factors of behaviour which affect investor's decision-making in financial assets in Albania)
 Estimated: "Very Good "
- (October 2011 – April 2014) **Master of Science in Finance**
 University of Vlora, "Ismail Qemali"
 International Financial Management, Modern Portfolio Management Theory, Public Finances, Taxation, Corporate Investment Decisions, Advanced Theory of Markets and Financial Institutions, Advanced Financial Management, Management of Non- Bank Financial Intermediaries, Strategic Management in Financial Institutions, Research Methods in Applied Economics, Analysis of Financial Statements, Advanced Econometrics, Practice, Diploma, Average: **9.2/10**
- (October 2006 –May 2010) **Second Level Integrated Diploma, "Business Administration"**
 University of Vlora, "Ismail Qemali", Vlora, Albania
 33 subjects (in the credit system - 265 credits), Average:**9.1 /10**
- (October 2000 – February 2005) **Second Level Integrated Diploma, "Albanian Language and Literature"**
 University "Aleksander Xhuvani"", Elbasan, Albania
- (September 1996 – June 2000) **High School**
 Ali Demi Secondary School, Vlora, Albania, Average: **9.8/ 10**

PERSONAL SKILLS

Mother tongue(s) Albanian

Other language(s)

English

UNDERSTANDING		SPEAKING		WRITING
Listening	Reading	Spoken interaction	Spoken production	
INDEPENDENT 6/9	PROFICIENT 7/9	PROFICIENT 7/9		INDEPENDENT 6.5/9

IELTS ACADEMIC

Levels: A1/A2: Basic user - B1/B2: Independent user - C1/C2 Proficient user
[Common European Framework of Reference for Languages](#)

Communication skills

- Good communication skills gained through my experience as manager, economist and teacher

Digital skills

SELF-ASSESSMENT				
Information processing	Communication	Content creation	Safety	Problem solving
PROFICIENT	PROFICIENT	PROFICIENT	PROFICIENT	PROFICIENT

Levels: Basic user - Independent user - Proficient user

[Digital competences - Self-assessment grid](#)

Replace with name of ICT-certificates

- **Office Suite Computer Certificate.** Good command of office suite (word processor, spread sheet, presentation software)
- **Certificate for Training on Accounting Programme “Finance 5.0”.** Good command of accountancy software (different financial reports: Income Statement, Balance Statement , Cash flow statement etc.)
- Good knowledge of **Sales programme Bar-Restaurant Finance 5.0,** (different inventory reports: entries and exits of the goods, their situations, etc.)
- **Certificate for Training on Statistical programme SPSS 21.** Good command of it (descriptive statistics, linear multiple regressions etc.)

Driving licence

Driving licence, B category

CERTIFICATES

- Certificate for Training on National and International Accounting Standards, Tirana 2014.
- Certificate for Certified Accountant Title, 2016
- Course Certificate completed with **HONOURS, Financial Markets**, an online course by **YALE** University offered through Coursera. 27/05/2020 by Robert J Shiller, STERLING Professor of Economics

PROJECTS

- Western Balkans Platform on Education and Training: Regional Conference on Cooperation Opportunities in the Erasmus+ Programme", 17-18 January 2014, Athens, Greece.
- Project meeting and workshop "Erasmus Mundus for the Community", April 27-28, 2017, Warsaw, Poland.
- Workshop "Models and Techniques of European Project Management for Higher Education Institutions", the University of Tirana and the Italian Consortium CINECA.

CONFERENCES

- Participation at the conference "Innovazioni Istituzionali per un Economia a Servizio del Bene Comune - Il caso delle società benefit in Italia", Catholic University "Our Lady of the Good Council
- Blerina Dervishaj, A FINANCIAL AND ECONOMIC OVERVIEW OF ALBANIA'S INTEGRATION IN EUROPEAN UNION, The 6th ICTEA Conference on Advanced Methodologies and New Techniques in Scientific Research, 28-30 April 2017,
- Blerina Dervishaj, CONSTRUCTION INDUSTRY IN ALBANIA. FACTORS IMPACTING IT. The 6th ICTEA Conference on Advanced Methodologies and New Techniques in Scientific Research, 28-30 April 2017
- Blerina Dervishaj, "Does human mood affect developments in Financial Markets?". Fourth International Conference on "Education and Social Sciences - Challenges towards the Future" 2017 (ICES IV-2017), 16 December 2017, ISBN: 978-9928-214-97-3, Bialystok - Poland.<http://iipcl.org/wp-content/uploads/2017/12/ICES-IV-AGENDA1.pdf>
- Blerina Dervishaj: "Factors of Financial Behaviour and Relationship among them – Relationship of Personality, Attitude towards Risk, Demographic Factors and Psychological Biases as Factors of Financial Behaviour". 15 th International Conference on Social Sciences 13-14 July 2018 Leuven, ISBN 9788890970030.
https://lib.euser.org/icss15/15th_ICSS_2018_Proceedings_Vol2_ISBN_9788890970030.pdf
- Blerina Dervishaj: "Psychological Biases, Main Factors of Financial Behaviour –Literature Review", 15 th International Conference on Social Sciences 13-14 July 2018 Leuven, ISBN 9788890970016:https://lib.euser.org/icss15/15th_ICSS_2018_Proceedings_vol1_ISBN_9788890970016.pdf
- Blerina Dervishaj & Teftjola Xhaferi. "The Demographic Factors and The Individual Investor Financial Decision-Making in Albania", SADAB 9th International Conference on Social Researches and Behavioral Sciences, June 25-27, 2021 / Antalya, Turkey

JOURNALS

- Blerina Dervishaj, "Using Financial Reports to Identify Internal Financial Risks of Companies. Case Study: Legal Entities in Vlora City ". Scientific Bulletin no. 2 / Volume 1-2014 ISSN: 2310-6719, <https://univlora.edu.al/wp-content/uploads/2015/10/Nr-2-V-1-2014-ISSN-2310-6719.pdf>
- MSc. Florian Miti, Prof. Dr. Albert Qarri, MSc Blerina Dervishaj. "The European Economy in the Crisis and the Perspective of the Albanian Economy". Scientific Bulletin no. 2 / Volume 1-2014 ISSN: 2310-6719, <https://univlora.edu.al/wp-content/uploads/2015/10/Nr-2-V-1-2014-ISSN-2310-6719.pdf>
- Blerina Dervishaj. "Financial Reports – Determining Risk using an Econometric Model". Scientific Bulletin No. 2 / Volume 2-2014 ISSN: 2310-6719. <https://univlora.edu.al/en/buletini-shkencor/>
- MSc. Blerina Dervishaj, MSc. Ledia Llapi, "CRM in the Hospital System. Case Study - Hygeia Hospital, Tirana ". Scientific Bulletin No. 3 / Volume 2, <https://univlora.edu.al/wp-content/uploads/2016/01/Numer-3-Vellimi-2-2015.pdf>
- Author: Ryzhdi Dervishi. Book title: "Practical Accounting Practices and Economic Notions and Definitions", Tirana, Flesh Publishing House, 2012, November. Scientific Editor: Blerina Dervishaj -. ISBN 978 - 9928 - 131 - 16 – 4
- Blerina Dervishaj, "Influence of Financial Behavior in Real Estate Investing Decision-making". Balkan Journal of Interdisciplinary Studies (BJIR) indexed in ROAD, SIS, J-Gate published in GRAZ-AUSTRIA, ISSN 2410-759X (print), ISSN 2411-9725 (online), Vol 3, No. 3 - January 2018. <http://iipcl.org/wp-content/uploads/2018/01/BJIR-January-2018.pdf>
- Blerina Dervishaj: "Financial crisis in Albania under financial investor behavior perspective", Academic Journal of Business, Administration, Law and Social Sciences IIPCCL Publishing, Graz-Austria, Vol. 4 No. 3 November, 2018, Graz, ISSN 2410-3918: <http://iipcl.org/wp-content/uploads/2018/11/124-133.pdf>
- Blerina Dervishaj¹, Prof. Asoc. Dr Adriatik Kotorri²: "Investment alternatives in financial assets and developments in their markets under financial behaviour perspective in Albania", REVISTA SHQIPTARE SOCIALEKONOMIKE, ALBANIAN SOCIOECONOMIC REVIEW, Viti XXIV, Nr.4 (97), Tetor-Dhjetor 2018. ISSN 2222-5846(print), ISSN 2312-5349, (online.)
- Blerina Dervishaj¹, Teftjola Xhaferri²: "The Impact of Psychological Biases on the Decision-making of the Individual Albanian Investor", INTERNATIONAL JOURNAL OF ECONOMICS AND FINANCIAL ISSUES (IJEFI), Vol. 10 No. 4., 2020, ISSN 2146-4138, <http://www.econjournals.com/index.php/ijefi/article/view/9488/pdf>