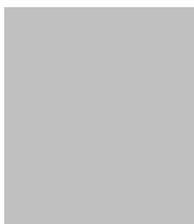


PERSONAL INFORMATION

**Halil Kalač**



 Gradačanka 7/4, Sarajevo, 71000 Sarajevo

  387 61 668 731

 halil.kalac25@gmail.com



Sex Male | Date of birth 12/11/1950 | Nationality Montenegrin

JOB APPLIED FOR  
POSITION  
PREFERRED JOB  
STUDIES APPLIED FOR

WORK EXPERIENCE

September 2013. - Today

**Associate Professor**

Department Finance and Accounting, Faculty of Management and Business Economics, University of Travnik. Lecturer on subjects: Monetary Economics, Public Finance, Banking, Banking Management, Management of financial decisions and risks, Banking II, Public Finance II.

September 2008. – September 2013.

**Assistant Professor**

Department Finance and Accounting, Faculty of Management and Business Economics, University of Travnik. Lecturer on subjects: Monetary Economics, Public Finance, Banking, Banking Management, Management of financial decisions and risks, Banking II, Public Finance II.

September 2007. – September 2008.

**Assistant Professor**

Department Finance and Banking, Faculty of Banking and external trade, Alfa University (BK) Belgrade. Lecturer for the subjects: Banking, Banking Management.

October 2006. - September 2008.

**Assistant Professor**

Department Finance and Banking, Faculty of Banking and external trade, Mediteran University, Podgorica; Faculty of Business Economics. Lecturer for the subjects: Banking, Banking Management.

July 1992. – October 2006.

**Manager**

Montenegrobanka AD Rožaje.

September 1985. – July 1992.

**Manager**

„Kristal" Rožaje; Final crystal processing.

May 1978. – September 1985.

**Director General**

Company „ Gornji Ibar " Rožaje; Combine of wood industry.

November 1973. – May 1978.

**Financial Manager**

Company „ Gornji Ibar " Rožaje; Combine of wood industry.

## EDUCATION AND TRAINING

- 23.11.2005. **Doctor of Economic Sciences**  
Faculty of Banking and Foreign Trade, University Alfa (BK), Belgrade.
- 10.07.2001. **Master of Economic Sciences**
- 1998 – 2000. **Master studies**  
Faculty of Economics, Pristina
- 1969 – 1973. **Faculty of Economics - graduate Economist**
- 1965 - 1969. **High School**  
Gimnazija „Panto Mališić" Berane
- 1957 – 1965. **Primary School**  
OŠ „Mustafa Pećanin" Rožaje

## PERSONAL SKILLS

Mother tongue(s) Bosnian

Other language(s)

|         | UNDERSTANDING |         | SPEAKING           |                   | WRITING |
|---------|---------------|---------|--------------------|-------------------|---------|
|         | Listening     | Reading | Spoken interaction | Spoken production |         |
| English | A1            | A1      | A1                 | A1                | A1      |
| Russian | B1            | B1      | B1                 | B1                | B1      |

Levels: A1/2: Basic user - B1/2: Independent user - C1/2 Proficient user  
Common European Framework of Reference for Languages

**Communication skills** Good skills acquired while working as the director of the company, director of the bank, as well as pedagogical skills acquired while working as an assistant professor and associate professor.

**Organisational / managerial skills** Extensive experience in managing companies and banks, finding a development program mentioned subjects in which I was the manager, the provision of necessary resources for the implementation of these programs. In the period of company management „Gornji Ibar" Rožaje I realized a program of four large factories with a total value amounted to 100 Lilion Deutschmarks. Company „Gornji Ibar" counted a total of 2,500 workers. In the period when I was managing director of Gornji Ibar " built a winter recreation center „ Turjak ". Company „Kristal", Rožaje was established in cooperation with the firm „ Kristal - Zaječar " from Zaječar. The construction of factories and other facilities cost 5 million US dollars. The company had employed 300 workers. When I was a manager of „ Montenegrobanka Rožaje, it's done and implemented more investment progra, such as: Factory Textile Industry „Titeks", Factory ilk plants, carpet factory, numerous farms, sheep and cows and other projects.

**Job-related skills** Extensive experience in the management of the company, experience in organizing business, management of projects in the field of production, trade and services. The skills and experience gained in providing financial agreement for the company's operations, as well as for fixed assets and working capital funds of. Leadership skills bank in terms of the organization and its business, as well as providing funding for the bank's clients and the need for financing development program.

**Computer skills** Word processing software: Microsoft Word;  
Statistical Analysis: Microsoft Excel  
Presentation programs: Microsoft Power Point Presentation  
Graphic design: Corel Draw, Corel photoshop, Adobe PhotoShop  
Good knowledge and other tools of Microsoft Office™

**Other skills**

Driving licence

## ADDITIONAL INFORMATION

## Publications

## Books

2013.

„Osnovi ekonomije”,  
University of Travnik  
Textbook

2001

„Reforma bankarskog sistema”,  
UNUR - Rožaje  
Book

2002

„Kalaci, život i običaji”, Almanah Podgorica,  
Monograph

## Published Works

**Okt 2014**

„Socijal market ekonomy EU”,  
Internacionalni univerzity Burch, Sarajevo

**Dec 2012.**

„Moritoring kreditnog portfolia”,  
Univerzitetska hronika, Univerzitet Travnik

July, 2008.

„Održivi razvoj turizma u BiH”,  
University Chronicle,  
Faculty of Management and Tourism, Travnik

May 2005.

„Javna rasprava o Nacrtu ustava Crne Gore – Država dužna da pomaže razvoj nerazvijenih regiona”, Pobjeda, Podgorica

July 2006.

„Turizam je razvojna šansa Crne Gore”, Vinet, Podgorica

July 2007.

„Principi i modeli privatizacije poslovnih banaka”  
Forum br. 3, 2007, Podgorica, BM Forum, Podgorica

June, 2006.

„Ekonomski ambijent u Crnoj Gori – Pretpostavke za brži razvoj sjevera Crne Gore ”, Forum br.2. ,  
2006.godine, Podgorica  
BM Forum, Podgorica

July 2005.

Ekonomski ambijent u Crnoj Gori – Strategija korak po korak,  
Forum br.1, Podgorica, 2005.godine

October 2006.

„Procesi tranzicije iu postsocijalističkim društvima - Pojam, značaj i neminovnost tranzicije”,  
Putovanja br. 50, 2006,, Podgorica

October 1995.

„Menadzment poslovnno univerzalne banke”

University Review Prishtina Faculty of Economics and Institute for Economic Research, Pristina

October 1981.

„Mogućnosti razvoja kontinentalnog turizma na području Rožaja”

Rožajski zbornik – časopis za nauku i kulturu, br.1.,1981.godine

## Presentations

### Projects

Factory of decor paper, Rožaje

Car Service, Rožaje,

Factory of laminate, Rožaje,

Factory of crystal, Rožaje,

Hotel Turjak - with ski lifts, Rožaje,

Furniture factory,, Vukman Kruščić 'Mojkovac,

Furniture factory,, Marko Radovic " Podgorica

Factory final wood processing Plav

Development studies

Sustainable Development Strategy of the municipality of Rožaje

Possibilities for the development of tourism in the area of Hajlea, Džakovica, Skrivena.

## Conferences

### Seminars

International Seminar: „Transition and economic development in Eastern European countries”  
Ohrid, Macedonia, 2004.

International Symposium:„ Economic development in the countries in transition " - Otočec,  
Chamber of Commerce N.Mjesto, Ljubljana, 2004.

International Seminar: „ Economic development programs in Hungary”  
Budapest, 2004.

## Honours and awards

2005.

Award for best manager in Montengrobanka AD Rožaje

Before 2000.

Numerous awards during work in „Gomji Ibar“, „Kristal“