## CURRICULUM VITAE

Personal information	
Name	Valentina Angelkoska
E-mail	v.angelkoska@utms.edu.mk
Nationality	Macedonian
Date of birth	29.01.1976
Gender	Female
Academic Title	Assistant Professor

Work experience	
• Dates (from – to)	2014 – present
Name and address of employer	University of Tourism and Management Skopje
• Type of business or sector	Higher Education
Occupation or position held	Assistant Professor at the Faculty of Economics
• Main activities and responsibilities	Courses: Banking; International Economics; Lending Policy; Fiscal System of EU. Scientific and research activities.
• Dates (from – to)	2017 – 2018
Name and address of employer	Macedonian Lawyers Association (MLA), Skopje
• Type of business or sector	NGO
Occupation or position held	President, President of the Board of Directors, President of the General Assembly
Main activities and responsibilities	Managing all activities and operations of MLA; Managing the organization of conferences, seminars, trainings etc.; Project management; Managing and editing publication activities of MLA (Monthly expert journal "Lawyer", Scientific journal "Business Law", Newsletter, books, collections of court decisions etc.).
• Dates (from – to)	2005 – 2016
Name and address of employer	Stopanska Banka AD Skopje (NBG Group)
• Type of business or sector	Banking
Occupation or position held	Legal Division Manager (2008-2016)
	Operative Legal Department Manager (2005-2008)
Main activities and responsibilities	Managing, organizing and supervising the work of the Legal Division for the central office and branches.  Providing complete legal services to all divisions, credit and other committees and to the highest management, client needs and regulatory requirements; preparing and
	revising the most complex contracts, the most complex cases in front of institutions (within the country and abroad) and other complex legal documents and acts; preparing and revising customer and partner contracts; risk assessment; cooperation with external institutions (Central Bank – NBRM, Cadaster, Central Register, courts, notaries, enforcers, law offices, Economic Chamber, relevant ministries, etc.); supervising outsourced cases and activities in the central office and the branches; membership in commissions within the Bank;
• Dates (from – to)	(within the country and abroad) and other complex legal documents and acts; preparing and revising customer and partner contracts; risk assessment; cooperation with external institutions (Central Bank – NBRM, Cadaster, Central Register, courts, notaries, enforcers, law offices, Economic Chamber, relevant ministries, etc.); supervising outsourced cases and activities in the central office and the branches; membership in

Name and address of employer	Macedonian Lawyers Association (MLA), Skopje
Type of business or sector	NGO
Occupation or position held	Member of the Board of Directors of MLA
Main activities and responsibilities	Participating in the decision making in all activities of MLA (conferences, seminars, trainings, project management, publication activities of MLA: monthly expert journal "Lawyer", scientific journal "Business Law", Newsletter, etc.).
• Dates (from – to)	2003 – 2005
Name and address of employer	Export & Credit Bank, AD (IK Banka AD) Skopje (currently Halk Bank AD Skopje)
Type of business or sector	Banking
Occupation or position held	Legal Department Manager (2005) Associate in the Legal Division (2003 – 2005)
Main activities and responsibilities	Managing and organizing the work of the Legal Department.  Providing complete legal services to all divisions, credit and other committees and to the highest management, client needs and regulatory requirements; preparing and revising contracts, cases in front of institutions and other legal documents and acts; preparing and revising customer and partner contracts; cooperation with external institutions (Central Bank – NBRM, Cadaster, Central Register, courts, notaries, law offices, etc.); supervising outsourced cases and activities in the central office and the branches; membership in commissions within the Bank;
D (C)	1000 2002
• Dates (from – to)	1999 – 2002
Name and address of employer	Alcatel Macedonia Ltd. Skopje
Type of business or sector	Telecommunications
Occupation or position held	Legal and HR advisor
• Main activities and responsibilities	Providing legal and HR consultancy, preparing contracts and other legal documents and acts;

Education and training	
• Dates (from – to)	2011 – 2013
• Name and type of organization providing education and training	University "Sv. Kiril i Metodij", Faculty of Economics, Skopje, Macedonia
Principal subjects/occupational skills covered	Financial management – Banking
Title of qualification awarded	PhD in Economics
• Level in national classification (if appropriate)	Grade VIII

• Dates (from – to)	2007 – 2011
Name and type of organization	University "Sv. Kiril i Metodij", Institute of Economics, Skopje, Macedonia
providing education and training	
• Principal subjects/occupational	Organizational sciences and management

skills covered	
Title of qualification awarded	Master degree in organizational sciences and management
• Level in national classification	Grade VII / 2
(if appropriate)	

• Dates (from – to)	2001
• Name and type of organization providing education and training	Ministry of Justice, Skopje, Macedonia
• Principal subjects/occupational	Law
skills covered	
Title of qualification awarded	Bar Exam Certificate
• Level in national classification	
(if appropriate)	

• Dates (from – to)	2000
• Name and type of organization providing education and training	Ministry of Justice, Skopje, Macedonia
• Principal subjects/occupational skills covered	English language
Title of qualification awarded	Sworn Court Interpreter Certificate (from English to Macedonian language and viceversa)
• Level in national classification (if appropriate)	

• Dates (from – to)	1994 – 1998
• Name and type of organization providing education and training	University "Sv. Kiril i Metodij", Faculty of Law, Skopje, Macedonia
• Principal subjects/occupational	Law
skills covered	
Title of qualification awarded	University degree in Law
• Level in national classification	Grade VII / 1
(if appropriate)	

Professional experience	
• Dates (from – to)	2013 – present
• Location	Faculty of Electrical Engineering and IT, University "Ss. Cyril and Methodius" in Skopje, Macedonia
• Company & reference person (name & contact details)	Faculty of Electrical Engineering and IT, University "Ss. Cyril and Methodius" in Skopje
• Position	Guest Lecturer; Member of commissions for MSc theses
Description	Guest Lecturer for Management;

	Member of commissions for MSc theses including regulatory or legal issues in ICT
• Dates (from – to)	2017 – 2018
• Location	Macedonian Lawyers Association (MLA), Skopje, Macedonia
• Company & reference person (name & contact details)	Macedonian Lawyers Association (MLA), Skopje
Position	President of MLA
Description	Supervising the activities within the EU-funded project for migrants
• Dates (from – to)	2010 – 2016
• Location	Economic Chamber of Macedonia, Skopje, Macedonia
• Company & reference person (name & contact details)	Economic Chamber of Macedonia
• Position	Member of the Legal Commission in Banking Association
Description	Providing legal opinions for disputable issues and subjects referring banking operations and regulations; preparations of law amendments proposals in relevant areas (Law on Appraisal, Law on Contractual Pledge, Law on Payment Order, Bankruptcy Law, Obligation Law, Law on Enforcement, Litigation Law, Law on Promissory Note, etc.); cooperation with the other commissions within the Banking Association for relevant subjects; coordination among the banks for certain proceedings/operations of common interest.
• Dates (from – to)	2009 – 2016
• Location	Economic Chamber of Macedonia, Skopje, Macedonia
• Company & reference person (name & contact details)	Economic Chamber of Macedonia
Position	Member of the State Commission for the main business users in RM of the Cadaster services
Description	Activities regarding the usage of Cadaster services and their improvement
• Dates (from – to)	2013
• Location	Ohrid, Macedonia
Company & reference person (name & contact details)	Chamber of enforcers of Macedonia
• Position	Plenary speaker
Description	Problems in the implementation of the Law on Enforcement and proposals for new amendments – Plenary talk
• Dates (from – to)	2012
• Location	Ministry of Finance, Skopje, Macedonia
• Company & reference person (name & contact details)	Ministry of Finance
Position	Member of the working group
Description	Preparation on the draft proposal on the Law on Promissory Note
• Dates (from – to)	2012
• Location	Academy for Judges and Public Prosecutors of RM, Skopje, Macedonia
Company & reference person	Academy for Judges and Public Prosecutors of RM

(name & contact details)	
• Position	Guest Lecturer
Description	Guest Lecturer for the problematic issues in implementation of the Law on Bill of Exchange related to Litigation Law and Law on Enforcement

International meeting and symposia	
• Dates (from – to)	14-16.11.2018
• Location	Alanya, Turkey
• Company & reference person (name & contact details)	International Congress ENAR 2018  J. Miloshevski, I. Ivanovska, V. Angelkoska, A. Risteski, Specifics in the Regulation of Different Classes of Over-the-top Services, In Proceedings of International Congress ENAR 2018
• Position	Co-author

• Dates (from – to)	15.10.2018
• Location	University of Tourism and Management Skopje, Macedonia
Company & reference person (name & contact details)	International Congress ICON BEST 2018 I. Ivanovska, J. Miloshevski, V. Angelkoska, A. Risteski, Privacy and Data Protection in Internet of Things Regarding the New EU Regulation, In Proceedings of VI International Congress ICON BEST 2018
• Position	Co-author, presenter

• Dates (from – to)	20-22.09.2018
• Location	Struga, Macedonia
• Company & reference person (name & contact details)	International Conference ETAI 2018  J. Miloshevski, I. Ivanovska, V. Angelkoska, A. Risteski, The Need of Regulation for the OTT Services in the World, Europe and Macedonia, In Proceedings of XIV International Conference ETAI 2018
Position	Co-author

• Dates (from – to) • Location	20-22.09.2018 Struga, Macedonia
Company & reference person (name & contact details)	International Conference ETAI 2018 I. Ivanovska, J. Miloshevski, V. Angelkoska, A. Risteski, Legal Aspects of Internet of Things and the Regulation of Data Protection in EU, In Proceedings of XIV International Conference ETAI 2018
Position	Co-author

• Dates (from to)	- 09	08.10.2016
Dates (Hom – to)	U	70.10.2010
• Dates (from – to)	U	06.10.2010

• Location	University of Tourism and Management Skopje, Macedonia
Company & reference person	International Congress ICON BEST 2016
(name & contact details)	Angelkoska, V., Ivanovski, Z., "The Role of State Registers and Institutions in
	Collateral Establishing and Monitoring of the Banks' Claims", In Proceedings of V
D. W.	International Congress ICON BEST 2016 Co-author
• Position	Co-author
• Dates (from – to)	30.09.2016
• Location	Belgrade, Serbia
Company & reference person (name & contact details)	International Conference SITCON 2016 Ivanovski, Z., Angelkoska, V., Narashanov, Z., "Volatility and Kurtosis at Emerging Markets: Comparative Analysis of Macedonian Stock Exchange and Six Stock Markets from Central and Eastern Europe", In Proceedings of International Conference
5	SITCON 2016
Position	Co-author
• Dates (from – to)	October, 2015
• Location	Ohrid, Macedonia
Company & reference person	Lawyers conference, Lawyers Association of Macedonia (MLA)
(name & contact details)	V. Angelkoska, "Extension Rights of the Mortgage and the Problems in Practice",
	Business Law, Edition of law theory and practice, Vol. XVI, No. 33, October 2015;
D 141	Plenary talk at Conference of Lawyers Association of Macedonia Plenary speaker, author
Position	Plenary speaker, author
• Dates (from – to)	26-28.09.2013
Location	Ohrid, Macedonia
• Company & reference person (name & contact details)	International Conference ETAI 2013 Stojanova, S. and Angelkoska, V. (2013), "Mobile Commerce: Overview of Different Services and Business Models", In Proceedings of XI International Conference ETAI 2013
• Position	Co-author
• Dates (from – to)	26-28.09.2013
• Location	Ohrid, Macedonia
Company & reference person	International Conference ETAI 2013
(name & contact details)	Rakovic, V., Angelkoska, V. and Risteski, A. (2013), "Mobile Banking: Legislative and Security Aspects", In Proceedings of XI International Conference ETAI 2013
• Position	Co-author, presenter
• Dates (from – to)	May 2012
• Location	Ohrid, Macedonia
	Lawyers conference, Lawyers Association of Macedonia (MLA)
Company & reference person (name & contact details)	G. Bishev, V. Angelkoska, Difficulties encountered in enforcement proceedings with housing loans, Business Law, Edition of law theory and practice, Vol. XIII, No. 26, 2012; Plenary talk at Conference of Lawyers Association of Macedonia, Ohrid, 2012

Position	Plenary speaker, co-author
----------	----------------------------

• Dates (from – to)	16-20.09.2011
• Location	Ohrid, Macedonia
Company & reference person (name & contact details)	International Conference ETAI 2011  V. Angelkoska, Change management in organizations, In Proceedings of X International Conference ETAI 2011
• Position	Author, presenter

D 111 4	
Publications 2018	D. Paunovska, V. Angelkoska, A. Risteski, "Protection and Promotion of the End Users' Rights of Public Electronic Communication Services in the Republic of Macedonia", Journal of Electrical Engineering and Information Technologies, Vol. 3, No. 1-2, Faculty of Electrical Engineering and Information Technologies, UKIM Skopje, December 2018
2018	J. Miloshevski, I. Ivanovska, V. Angelkoska, A. Risteski, "Specifics in the Regulation of Different Classes of Over-the-top Services", In Proceedings of International Congress ENAR 2018, 14-16.11.2018, Alanya, Turkey
2018	I. Ivanovska, J. Miloshevski, V. Angelkoska, A. Risteski, "Privacy and Data Protection in Internet of Things Regarding the New EU Regulation", In Proceedings of VI International Congress ICON BEST 2018, 15.10.2018, Skopje, Macedonia
2018	J. Miloshevski, I. Ivanovska, V. Angelkoska, A. Risteski, "The Need of Regulation for the OTT Services in the World, Europe and Macedonia", In Proceedings of XIV International Conference ETAI 2018, 20-22.09.2018, Struga, Macedonia
2018	I. Ivanovska, J. Miloshevski, V. Angelkoska, A. Risteski, "Legal Aspects of Internet of Things and the Regulation of Data Protection in EU", In Proceedings of XIV International Conference ETAI 2018, 20-22.09.2018, Struga, Macedonia
2016	V. Angelkoska, Z. Ivanovski, "The Role of State Registers and Institutions in Collateral Establishing and Monitoring of the Banks' Claims", In Proceedings of V International Congress ICON BEST 2016, 08.10.2016, Skopje, Macedonia
2016	Z. Ivanovski, V. Angelkoska, Z. Narashanov, "Volatility and Kurtosis at Emerging Markets: Comparative Analysis of Macedonian Stock Exchange and Six Stock Markets from Central and Eastern Europe", In Proceedings of International Conference SITCON 2016, 30.09.2016, Belgrade, Serbia
2015	V. Angelkoska, "Extension Rights of the Mortgage and the Problems in Practice", Business Law, Edition of law theory and practice, Vol. XVI, No. 33, October 2015; Plenary talk at Conference of Lawyers Association of Macedonia, October 2015, Ohrid, Macedonia
2013	S. Stojanova, V. Angelkoska, "Mobile Commerce: Overview of Different Services and Business Models", In Proceedings of XI International Conference ETAI 2013, 26-28.09.2013, Ohrid, Macedonia
2013	V. Rakovic, V. Angelkoska, A. Risteski, "Mobile Banking: Legislative and Security Aspects", In Proceedings of XI International Conference ETAI 2013, 26-28.09.2013, Ohrid, Macedonia
2012	G. Bishev, V. Angelkoska, "Difficulties Encountered in Enforcement Proceedings with Housing Loans", Business Law, Edition of law theory and practice, Vol. XIII, No. 26, 2012; Plenary talk at Lawyers Association of Macedonia, May 2012, Ohrid, Macedonia,
2011	V. Angelkoska, "Change management in organizations", In Proceedings of X International Conference ETAI 2011, 16-20.09.2011, Ohrid, Macedonia