



## Curriculum Vitae

### Personal information

First name(s) / Surname(s) **Mirjana Čizmović**  
Address(es) Avda Medjedovica St., No 76, 81000 Podgorica, Montenegro  
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### WORK EXPERIENCE

<b>Dates</b>	<b>September 2006- Present</b>
Occupation or position held	<b>Assistant lecturer</b>
Name and address of employer	Faculty of Economic and Business, Mediterranean University, Josipa Broza bb, 81000 Podgorica, <a href="http://fps.unimediterranean.net">http://fps.unimediterranean.net</a>
Main activities and responsibilities	Assistant lecturer for the subject: Business Statistic and Monetary Economy Lecturer for the subjects: Business mathematics, Econometric analysis, Macroeconomics and International Finance
Type of business or sector	Education
<b>Dates</b>	<b>October 2010 – June 2013</b>
Occupation or position held	<b>Monitoring and Evaluation and Training Consultant – Land Administration Management Project (LAMP), financed by World Bank</b>
Main activities and responsibilities	<ul style="list-style-type: none"><li>• Responsible for all the M&amp;E aspects of the project;</li><li>• Assess the general M&amp;E requirements of the Project and identify relevant data collection and analysis methods, reporting and the use of information for management purposes;</li><li>• Initiate and coordinate the work on the mid-term and final stage social assessment and environmental impact assessment to measure the social, economic and environmental impact of the project;</li><li>• Design and implement and gradually improve a sustainable integrated computerized M&amp;E system to monitor project implementation progress; draw up relevant M&amp;E report forms to be completed on a monthly, quarterly and/or semi-annual basis;</li><li>• In coordination with Technical Coordinator/Planning Specialist developing of TORs for all activities related to project</li><li>• Prepare quarterly, biannual, and annual summary reports, analyze trends, detect, alert and advise about adverse trends, and recommend actions to the Project Manager, Component Coordinators on the results of the reports and summary sheets;</li><li>• For training responsible for preparation of the annual training plan; for procuring the goods and services necessary to deliver the training plan; and for monitoring the quality of the training delivered and periodic evaluation</li></ul>
Name and address of employer	PCU at Ministry of Sustainable Development and Tourism, IV Proleterske Brigade 19
Type of business or sector	Consulting services
<b>Dates</b>	<b>August 2009-September 2010</b>
Occupation or position held	<b>Local Consultant Economist - Montenegro Pension System Administration Investment Project (PSAIP), financed by World Bank</b>

Main activities and responsibilities	<ul style="list-style-type: none"> <li>▪ Analyzing and evaluating pension policy proposals;</li> <li>▪ Responsible for all the M&amp;E aspects of the project;</li> <li>▪ Financial and economic analysis of the pension system;</li> <li>▪ Analyzes of economic environment for the funded pillars and financial market development;</li> <li>▪ Responsible for developing the Actuarial model for pension system of Montenegro, changing assumptions and source code;</li> <li>▪ Maintaining data base for Actuarial model (demographic, macroeconomic, social data)</li> <li>▪ Preparing inputs for Actuarial model;</li> <li>▪ monitoring and analyzing all demographic, macroeconomic and social trends in Montenegro, gathering and analyzing collected data, producing reports, conducting analyses needed for drafting laws data, analyzing of economic environment relevant for the development of labour market and reform of pension system</li> <li>▪ Preparing inputs for the publication and web page</li> <li>▪ On-job training in economic analysis;</li> </ul>
Name and address of employer	PCU at Ministry of Labor and Social Welfare
Type of business or sector	Consulting services
<b>Dates</b>	<b>March 2004 -2006</b>
Occupation or position held	<b>Adviser in Department for Cooperation with International Financial and other Organizations in Central Bank of Montenegro</b>
Main activities and responsibilities	<ul style="list-style-type: none"> <li>• Engaged in different areas of banking operations.</li> <li>• Active participation in negotiations with the International Monetary Fund, the World Bank and delegations of other central banks.</li> <li>• Contact person for IMF</li> <li>• Member of working group for Action Plan for European Union</li> <li>• M&amp;E of general framework of WB projects in Montenegro;</li> </ul>
Name and address of employer	Central Bank of Montenegro, Bulevar Svetog Petra Cetinjskog, No.6
Type of business or sector	Financial
<b>EDUCATION AND TRAINING</b>	
<b>Dates</b>	2018-
Title of qualification awarded	Postdoctoral research
Principal subjects/occupational skills covered	Product innovation, Economic diversification trough cluster linkages, quantitative methods, econometrics
Name and type of organisation providing education and training	Università Politecnica delle Marche, Department of Economics and Social Sciences
Level in national or international classification	Postdoctoral research
<b>Dates</b>	2017
Title of qualification awarded	Postdoctoral research (scholarship awarded for postdoctoral research through the Montenegro National Excellence Scholarship Program)
Principal subjects/occupational skills covered	Economic growth, international economy, quantitative methods, econometrics
Name and type of organisation providing education and training	Institut Supérieur d' Économie et Management, Université Nice Sophia Antipolis, Nice, France
Level in national or international classification	Postdoctoral research
<b>Dates</b>	<b>2014-2016</b>
Title of qualification awarded	PhD

Principal subjects/occupational skills covered | Economic growth, international economy, exchange rate, macroeconomics, quantitative methods, econometrics;  
Title of doctoral thesis - "Economic Growth and Exchange Rate"

Name and type of organisation providing education and training | University Union, Belgrade Banking Academy, Belgrade

Level in national or international classification | PhD

**Dates** | **2006-2010**

Title of qualification awarded | Holder of master degree (two years Actuary course)

Principal subjects/occupational skills covered | Insurance, Statistic, Mathematics, Risk management, Insurance premium calculation

Name and type of organisation providing education and training | University of Belgrade, Faculty of Economics, Belgrade  
Total average mark 9.9 (in range from 6-10)

Level in national or international classification | Master

**Dates** | **1998-2004**

Title of qualification awarded | Bachelor

Principal subjects/occupational skills covered | Finance

Name and type of organisation providing education and training | University of Montenegro, Faculty of Economics, Podgorica  
Total average mark 9.6 (in range from 6-10)

Level in national or international classification | Bachelor

**Dates** | **1994-1998**

Title of qualification awarded | High school degree

Principal subjects/occupational skills covered | Gymnasium, Total average mark 5.0 (in range from 1-5)  
Recipient of «Luca» award

Name and type of organisation providing education and training | High-school "Stojan Cerovic" Niksic

Level in national or international classification | High school degree

**PERSONAL SKILLS AND COMPETENCES**

Mother tongue(s) | Montenegrin

Other language(s) | **1. English 2. Russian**

Self-assessment  
*European level (\*)*

**Language**

**Language**

		Understanding		Speaking		Writing	
		Listening	Reading	Spoken interaction	Spoken production		
<b>ENGLISH</b>	C2		C2		C2		C2
<b>RUSSIAN</b>	A2		A2		A2		A2

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

**Computer skills and competences**

Stata 14, EViews, SPSS, Microsoft Office Package, Access, Microsoft Project

**Additional information** During the Master and PhD studies, I have participated in the production of significant number of economic analyses concerning economic growth, finance, insurance and other related fields. I was involved in a number of researches and projects related to labour market, social development, identification of skill needs in area of construction in Montenegro, and pension reform, etc.

- Judicial expert for economy and finance
- Member of Association of Judicial Experts of Montenegro

**Visiting professor** -Visiting lecturer at Czech University of Life Sciences, Prague, CEEPUS Exchange Programme, Czech Republic April 2017.  
-Visiting lecturer at University College of Enterprise and Administration in Lublin, Erasmus Mundus Exchange Programme, Poland, May 2017.

### **Important projects**

**Dates April – October 2015**

Occupation or position held **Lead financial analyst**

Main activities and responsibilities Economic analysis of Montenegro Forest – Timber Industry and Bioenergy Sector Study.

Economic analysis of the investment potential in forestry and wood processing

Name and address of employer EBRD

Type of business or sector Consulting services

**Dates January-May 2014**

Occupation or position held **Financial analyst**

Main activities and responsibilities Investment in Food Production and Solar Power Generation

-Analysis of sales and supply market

-economic and financial analysis of the project

Name and address of employer EBRD

Type of business or sector Consulting services

**Dates January – Jun 2009**

Occupation or position held **Member of the project team** organized by the Chamber of Commerce of Montenegro “Education for Construction” and “Development of Construction Industry as a Generator of Demand for Building Materials” .

Main activities and responsibilities Engaged as a consultant in producing of final document “Education for Construction” and “Development of Construction Industry as a Generator of Demand for Building Materials”. Main purpose of the study was analyses of connection between labour market and educational system in construction area.

Name and address of employer Chamber of Commerce of Montenegro

Type of business or sector Consulting services

**Dates September-December 2008**

Occupation or position held **Member of the project team** organized by the Chamber of Commerce of Montenegro “Tax System and Development of Construction Industry”

Main activities and responsibilities Engaged as a consultant in producing of final document Tax System and Development of Construction Industry”.

Name and address of employer Chamber of Economy of Commerce

Type of business or sector Consulting services

**Dates May 2008 - July 2009**

Occupation or position held **Actuary junior**

Main activities and responsibilities Engaged for designing life insurance products, insurance premiums

Name and address of employer	Insurance company „Atlas Life“,
Type of business or sector	Consulting services
<b>List of publications</b>	<p>Popović M., i Čizmović M., i Janković J. (2015). Growth Anatomy of Croatian Economy. Ekonomija/Economics, Vol. 22, No. 1, Zagreb, pp. 159-216.</p> <p>Popović M., i Čizmović M. (2015). Causes of Growth in Transition Countries 1990-2012: Comparative Analysis. In New Economic Policy Reforms, Reformsbba, Belgrade.</p> <p>Popović M., i Čizmović M. (2013). The Sources of Growth in the Former SFRY Countries: Comparative Analysis. Ekonomija/Economics, Vol. 20, No. 1, Zagreb, pp. 335-378.</p> <p>Čizmović M., i Lakicević M., i Vulcanović M. (2013). Unit IPO's: A Case of Specified Purpose Acquisition Companies (SPACs). Montenegrin Journal of Economics, Podgorica.</p> <p>Čizmović M., i Kovačević M. (2013). The Role of Institutional Investors in Corporate Governance and Sustainable Development. Second International Scientific Conference – Employment, Education and Entrepreneurship (EEE 2013), Belgrade.</p> <p>Čizmović M. (2013). Deposit Insurance as measure to prevent or mitigate effects of a systematic crisis, Ekonomski pogledi, Vol. 15, No 2, Kosovska Mitrovica.</p> <p>Čizmović M., i Kovačević M.(2013). Spatial Urban Plans as a Base for Agribusiness Development, Abstract, Budapest</p>
<b>Important conferences, trainings and seminars</b>	<p>“Training GFS Methodologies”-USAID/Montenegro Economic Reform Project</p> <p>“Public Finance of the EU and its next medium term financial perspective”, Podgorica</p> <p>Project Management, Center of Excellence in Finance, Ljubljana</p> <p>“Performance Management Workshop”-USAID/Bearing Point</p> <p>Modern banking –Compact II, Academy of Banking and Finance, Belgrade</p> <p>Member of delegation of the Republic of Montenegro in Spring Meetings of the World Bank Group and International Monetary Fund (Spring Meetings – WB/IMF, Washington, D.C.).</p> <p>„General Banking“, Podgorica</p> <p>„Capital Market in South-East Europe“, Budva</p> <p>Study visit to Ministry of Labour and Social Policy of Poland, Warsaw, 25-30 October, 2009</p> <p>Procurement Certificate, World Bank workshop, Sarjevo, June 2010</p> <p>Study visit to Ministry of Labour and Social Policy of Macedonia, Skopje, 19-24 September, 2010</p> <p>Housing Forum, Hungary, Budapest, 4-7 April, 2011</p> <p>Certificate – World Bank Procurement</p>