

## Curriculum Vitae

### PERSONAL DATA

Name and surname:	Admir Mesković
Date and place of birth:	13.01.1989, Sarajevo
Residential address:	Blagovac I – 121, Vogošća
Phone:	+387 61 907 111
E-mail:	<a href="mailto:Admir_meskovic@live.com">Admir_meskovic@live.com</a>
Fields of professional interest:	financial management, Islamic economics and finance, public finance, risk management, ESG, and sustainable development

### FORMAL EDUCATION

Name of the institution	Duration	Qualification
Faculty of Economics and Business, University of Sarajevo - Doctoral study (PhD)	2016-2022	Doctor of Philosophy (PhD)
Durham University Business School, Master of Business Administration (MBA)	2019-2020	Master of Business Administration (With Distinction)
Faculty of Economics and Business, University of Sarajevo - Master's degree in Islamic banking	2011-2016	Master of Management, Islamic Banking <b>GPA: 9.88 out of 10</b>
Faculty of Economics and Business, University of Sarajevo – Master's study Banking and Insurance	2009-2011	Master of Management, Banking and Insurance <b>GPA: 9.63 out of 10</b>
Faculty of Economics and Business, University of Sarajevo - undergraduate study – Management / Financial Management	2007-2010	Bachelor of Management, Financial Management – <b>GPA: 9.18 out of 10</b>

### FOREIGN LANGUAGE

Foreign language	Reading	Speech	Writing
English	5	5	5
German	5	3	4
Turkish	4	2	4

### ADDITIONAL SKILLS AND ABILITIES

Name	Description
Computer programs	MS Windows, MS Office, SPSS, STATA, MS Project, Jira...
Driving licence	Category B

## PRESENT POSITION

<b>Institution</b>	International University of Sarajevo
<b>Position</b>	Assistant professor
<b>Address</b>	Hrasnička cesta 15, 71210 Ilidža/Sarajevo
<b>Phone</b>	
<b>e-mail</b>	<a href="mailto:ameskovic@ius.edu.ba">ameskovic@ius.edu.ba</a>
<b>Web address</b>	<a href="http://www.ius.edu.ba">www.ius.edu.ba</a>

## PREVIOUS EMPLOYMENT

<b>Name of the institution</b>	<b>Duration</b>	<b>Position</b>
Bosna Bank International	2023 (October) -	Senior project manager (Sarajevo Business Forum)
University of Tuzla, Faculty of Economics (department of finance)	2022 (November) -	Assistant professor Teaching: Introduction to finance, Basics of Finance, Public Finance, Financial Markets and Instruments, Payment systems, Tax systems
Bosna Bank International	2021 (August) - 2023 (October)	Project manager
Bosna Bank International	2018 (March) - 2021 (August)	Assistant to the CEO for Business strategy and Investments
Bosna Bank International	2016 (September) – 2018 (March)	Professional associate for investment banking
Bosna Bank International	2016 (April) - 2016 (September)	Project management officer
Faculty of Economics and Business, University of Sarajevo, Centre for Islamic Economics, Banking and Finance	2013 (October) - 2016 (March)	Guest lecturer (Banking, Bank Management, Islamic Banking, Investment analysis)  Project Manager
Gymnasium Dobrinja	2012 (September) - 2016 (March)	Professor of banking and business economics

### Doctoral thesis

- Doctoral dissertation at the University of Sarajevo, Faculty of Economics and Business in Sarajevo on the topic: "Analysis of the social performance of Islamic banks with special reference to the influence of the external environment on social performance", 336 pages.

### Master's degree thesis:

- Mešković, A. (2016) "Investment accounts as a source of funds for Islamic banks", final thesis of the second cycle of studies, Faculty of Economics and Business, University of

Sarajevo, 129 pages.

- Mešković, A. (2012) "Analysis of the acceptability of capital market instruments in BiH from the aspect of Islamic finance", final thesis of the second cycle of studies, Faculty of Economics and Business, University of Sarajevo, 140 pages.
- Mešković, A. (2020) "Building competitive advantage in the field of prefabricated houses production", MBA Strategic Business Project, Durham University Business School, United Kingdom, 125 pages.

#### **Graduation thesis**

- Mešković, A. (2010) "Characteristics of takaful insurance", Faculty of Economics and Business, University of Sarajevo, 43 p.

#### **SCIENTIFIC ARTICLES PRESENTED AT CONFERENCES AND PUBLISHED IN PROCEEDINGS:**

- Efendić, V., Mešković, A. (2012) Capital Market of Bosnia and Herzegovina – Potentials for Sharia-Compliant Investment. International Conference on Islamic Capital Markets, Jakarta, June 19-20.
- Hadžić, F., Efendić, V., Mešković, A. (2012) Stock Market Screening in Bosnia and Herzegovina Based on Islamic Finance Principles. 6th International Conference of the School of Economics and Business in Sarajevo – ICES2012 – Beyond the Economic Crisis: Lessons Learned and Challenges Ahead, Sarajevo, October 12-13. (ICES is included in the Register of Domestic Publications UNTZ)
- Meskovic, A., Kozarevic, E., & Avdukic, A. (2021). Social Performance of Islamic Banks. *European Journal of Islamic Finance*, (19), 1-17. <https://doi.org/10.13135/2421-2172/6199> (EBSCO)
- Meskovic, A., Kozarevic, E., "Opportunities and Challenges of Incorporating ESG Factors in Islamic Banking: A Case Study of Bosnia and Herzegovina". Turin Islamic Economic Forum. **Best paper award.** Publication ongoing.

#### **SCIENTIFIC ARTICLES PUBLISHED IN INDEXED PUBLICATIONS:**

- Meskovic, A., Avdukic, A. and Kozarevic, E. (2023), "Assessing the impact of external determinants on the social performance of Islamic banks", *International Journal of Islamic and Middle Eastern Finance and Management*, 17 (1), 124 - 145. <https://doi.org/10.1108/IMEFM-08-2022-0335> (**Web of Science**)
- Meskovic, A., Kozarevic, E. and Avdukic, A. (2023), "The influence of national and individual Islamic governance on Islamic banks' social performance", *Journal of Islamic Accounting and Business Research*, Vol. ahead-of-print No. ahead-of-print. <https://doi.org/10.1108/JIABR-03-2022-0077> (**Scopus**)
- Nuhic, M., & Meskovic, A. (2023). Risk Management Culture, Structure, and Process: Theoretical Insights and Empirical Evidence. *International Business Research*, 16(10), 1-10. <https://doi.org/10.5539/ibr.v16n10p10>
- Mešković, M. N., & Mešković, A. (2023). Upravljanje rizicima i uticaj na poslovne performanse i vrijednost preduzeća. *Business Consultant/Poslovni Konsultant*, 14(126).
- Avdukic, A., Efendic, V., Meskovic, A. (2022) Unification of current discourse on Islam, finance and economics in order to make a case for Islamic moral economy. *New Muallim*, 23(88). pp. 52-60. DOI 10.26340/muallim.v22i88.1899 (CEEOL)
- Mešković, A. (2022) Social responsibility of financial institutions - case study BBI dd Poslovni konsultant no. 116, May 2022 (EBSCO)

- Mešković, A. (2022) Credit analysis of companies and the selection of factors that predict the success of repaying corporate loans to banks. Business consultant no. 117, June 2022 (EBSCO)

### **PROFESSIONAL ARTICLES:**

1. Amer Bukvić, Admir Mešković (2016) Bridging the Islamic banking skills gap. Islamic Finance News (IFN)
2. Amer Bukvić, Admir Mešković (2016) Strong Islamic banking growth despite regulatory challenges. IFN Annual Guide 2017.
3. Admir Mešković (2017) Startup financing in the Islamic economy. "Banks and business", number 182/January 2017.
4. Admir Mešković (2017) Investment deposits of Islamic banks. "Banks and business", number 183/February 2017.
5. Admir Mešković (2017) Innovations in liquidity management. "Banks and business", number 185/April 2017.
6. Admir Mešković (2017) The principle of mutual aid and the principle of donation. "Banks and business" number 189/September 2017.
7. Admir Mešković (2017) Islamic investment funds: a value of 60 billion dollars. "Banks and business", number 191 Nov./Dec. in 2017
8. Admir Mešković (2018) Mušareka - risky capital investment. "Banks and business", number 192/jan./feb. 2018
9. Admir Mešković (2018) Murabeha, mušareka and sukuk in public-private partnership. "Banks and business" number 193/March 2018.
10. Admir Mešković (2018) Structure of the Islamic investment fund. "Banks and business" number 194/April 2018.
11. Admir Mešković (2018) (Crowdfunding): Internet "stand". "Banks and business" number 195/May 2018.
12. Admir Mešković, Aida Hadžić (2018) Bosnia & Herzegovina: Creating impact through halal economy value chain. Country report Bosnia & Herzegovina. IFN Annual Guide 2019.
13. Aida Hadžić, Admir Mešković (2020) Bosnia & Herzegovina: Contributing to development and increasing trust. IFN Special edition, January 2020.
14. Admir Mešković (2020) A model of declining men and women. "Banks and business" number 215/May 2020.
15. Admir Mešković (2021) Risk and profit sharing in Islamic and conventional finance. "Banks and Business" No. 222/Jan.-Feb. in 2021
16. Admir Mešković (2021) Murabeha - the most common financing model of Islamic banks. "Banks and business", number 224/April 2021.
17. Admir Mešković (2021) Supervision models in Islamic banks. "Banks and business", number 226/June 2021.
18. Admir Mešković (2021) The possibility of implementing Islamic banking products based on partnership. "Banks and business", number 227/July-August 2021.
19. Admir Mešković (2021) Principles of investing based on positive impact on society. "Banks and business", number 228/September 2021.
20. Admir Mešković (2021) Fintech - an opportunity for Islamic banks and startups. "Banks and business", number 229/October 2021.
21. Admir Mešković (2021) Islamic finance industry - situation and perspectives. "Banks and business", number 230/November 2021.

22. Admir Mešković (2021) Mobilization of deposits in Islamic finance. "Banks and business", number 231/December 2021.
23. Admir Mešković (2022) ESG and Islamic finance – complementary investment approaches. "Banks and business", number 232/January 2022.
24. Admir Mešković (2022) Investment funds and capital mobilization. "Banks and business", number 234/April 2022
25. Admir Mešković (2022) Sukuk in support of economic development. Revival No. 1213/11 of June 1, 2022.
26. Admir Mešković (2018) The Alphabet of Islamic Banking: The Philosophy of Ethical Investment Funds. Association for culture, education and sport. <https://akos.ba/abeceda-islamskog-bankarstva-filozofija-etickih-investicionih-fondova/>
27. Admir Mešković (2018) The Alphabet of Islamic Banking. Bitcoin, fintech and Islamic finance. Association for culture, education and sport. <https://akos.ba/abeceda-islamskog-bankarstva-bitcoin-fintech-i-islamske-finansije/>
28. Admir Mešković (2017) Alphabet of Islamic banking: Financing of various products to order. Association for culture, education and sport. <https://akos.ba/abeceda-islamskog-bankarstva-finansiranje-razlicitih-proizvoda-po-narudzbi/>
29. Admir Mešković (2017) Deposit insurance in Islamic banking. Association for culture, education and sport. <https://akos.ba/osiguranje-depozita-u-islamskom-bankarstvu/>
30. Admir Mešković (2017) Credit cards in Islamic banking. Association for culture, education and sport. <https://akos.ba/kreditne-kartice-u-islamskom-bankarstvu/>

#### **OTHER PUBLICATIONS**

- Međedović, N., Mešković, A., Radović, D. and Vatreš, A. (2012) "Financial Literacy for Everyone", November 2012, Financed by USAID
- Book "Introduction to Finance" under preparation
- Book "Islamic finance and investing" under preparation

#### **PROFESSIONAL AND SCIENTIFIC RESEARCH PROJECTS**

- Key organizational consultant – "Corporate development and stakeholder participation program" for EBRD (2021-2024)
  - Development of Corporate development program (financial efficiency improvement, operational efficiency improvement, customer relationship management...)
  - Overall organizational support and consulting in environmental, social, H&S management
  - Feasibility study for next stage of investment (BAM 16 mil)
- Representing Bosnia and Herzegovina for one large Horizon2020 project applied (consortium leader is a university from Norway). Awaiting results in May 2024.
- Admir Mešković (2016) Analysis of the acceptability of shares on the Sarajevo Stock Exchange, from the aspect of Islamic finance. The project is supported by the UNSA Rectorate and the Akademik Edhem Čamo fund.
- Coordinator of project "Visa young leaders" which included financial literacy research through focus groups & group discussions (2013)
- Coordinator of project "Financial literacy for everyone" which included financial literacy seminars throughout Bosnia and Herzegovina (USAID funded) (2013)

#### **PARTICIPATION IN CLASSES AT HIGHER EDUCATION INSTITUTIONS:**

- Four academic years engaged as a teaching fellow on the subjects: Banking, Bank Management,

Islamic banking, Analysis of real investments.

- Assistant professor, University of Tuzla, Faculty of Economics (department of finance). Teaching: Introduction to finance, Basics of Finance, Public Finance, Financial Markets and Instruments, Payment systems, Tax systems

#### **MENTORING OF STUDENTS FOR FINAL THESIS:**

- Currently mentoring two students for their graduation thesis
  - Husmin Sinanović, topic: The foreign exchange market and the influence of the exchange rate on public finances and the fiscal policy of states
  - Mirza Zenunović, topic: Public debt and its impact on fiscal policy and economic growth of countries
- One student agreed for mentoring on 2<sup>nd</sup> cycle of studies, waiting for formal appointment

#### **WORKSHOPS AND SEMINARS ORGANIZATION**

- As a Banking academy coordinator at University of Sarajevo (2013-2016), organized large number of professional seminars for employees of domestic banks (risk management, Islamic finance, bank management, credit analysis...)
- Developed a specialized online course on Islamic banking in Bosna Bank International for bank employees
- As a project manager, organized large number of workshops for project team members to kick-off or to facilitate the project progress into the next phase. This involved preparation, defining the project scope, developing the project plan, identification of risks. Review and refinement of the project plan based on agile approach.
- Established and organized Islamic banking workshops for BBI employees every year since 2016 (several workshops per year), for new and current employees
- Worked on the continuous improvement of the BBI Academy in cooperation with the bank management. The academy delivered 50+ seminars / workshops every year until 2023 (when the online learning system is introduced).

#### **SPECIFIC PROFESSIONAL EXPERIENCE**

- Valuation and preparation of valuation reports for a large number of domestic companies from various industries (forecasting balance sheet position, income, cash flows; NPV; IRR; risk assessment, WACC, assessment of risk premium; assessment of discount for lack of marketability and minority ownership; market method valuations; earnings multiple; discounted CF, assessment of business goodwill, etc.)
- Participation in the creation of feasibility studies for projects in BiH and abroad in the fields of real estate, agriculture, IT and tourism, preparation of a large number of investment projects and teasers for HNWI clients and institutional investors. The biggest project - "Extremadura" investment proposal for the Investment Corporation of Dubai, an agricultural investment on an

area of 1500ha in Spain.

- Participation in the creation of numerous (internally developed) new BBI products, services and back-office tools such as:
  - Application solution for the corporate rating system (2016)
  - Application Processing System (APS) for legal entities (2016-)
  - Application solution for managing subsidized lines and monitoring clients from subsidized lines (2021)
  - Introduction of ESG criteria in APS in accordance with EBRD practices (2021)
  - Introduction of a new CRM system for retail (2021)
  - Payment solution for direct payments via mobile phone (2022);
  - Process optimization project in the bank; (2016-)
  - Development of APS decision support module with company database (2022)
  - Development of the new BBI website (2016)
  - Development of the website sarajevobusinessforum.com (2017)
  - Development of the website trebalsta.ba (2021)
  - Internal Application Processing System (APS) for Corporate clients; Monitoring module for APS; Analysis module including financial reports; Module for management of subsidized financing lines; Combined repayment plan module...
  - New CRM system (implementation)
  - New ATM's (largest investment in ATMs on B&H market)
  
- As an assistant to the director/President of the management board, involved in the planning and development of management policies and functions; strategic planning; risk management; liquidity management; human resource management; creating control systems in accordance with regulatory requirements: monitoring profitability.
  
- As an assistant to the director/president of the management board, worked on the preparation and implementation of projects in cooperation with IsDB in the field of "technical assistance" for BiH, including scholarships, projects in the field of education, "Vakuf" real estate projects, and other assistance to Bosnia and Herzegovina in the form of grants for different purposes.
  
- Member of the Sarajevo Business Forum organizational board, with additional responsibilities:
  - SBF 2016 – member of the Program team
  - SBF 2017 – member of the Government & Protocol team and liaison officer with VVIP (president of the Islamic Development Bank)
  - SBF 2018 – member of the Government & Protocol team and liaison officer with VVIP (Governor of the Saudi Arabian General Investment Authority)
  - SBF 2019 – member of the Government & Protocol team and liaison officer with VVIP
  - Member of the Investment team as a focal point for connecting investors and project owners at SBF 2017-2019
  - SBF 2022 - Team leader for the SBF Program and publications
  - SBF 2023 - Team leader for the SBF Program and publications

- SBF 2024 – Main SBF lead & project manager
- Coordination of activities on the promotion and realization of foreign investments in BiH as part of the SBF and after the event.
- Member of the Sarajevo Halal Fair 2019 organizing committee, with additional responsibilities:
  - Head of the "Islamic banking roundtable" organization in cooperation with the Islamic Corporation for Development of the Private Sector, IsDB
- Participation in the preparation of the "SBF Startup Challenge" project and member of the team for the selection of participants for the TV show. Consultations in the creation of business plans and preparation of the winning teams for the performance at the Sarajevo Business Forum.
- Member of the team for the organization of the "IsDB Transformers Roadshow" competition for BiH in 2019. The project rewards scientists, innovators and entrepreneurs for accelerating progress towards the goals of sustainable development. Participation in the preparation of teams for applying to the competition.
- Manager of the BBI Leadership & Excellence project and coordinator of the "BBI Negotiation League" for students of four high schools in Sarajevo, and students of the Faculty of Economics in Sarajevo.
- Establishing the TV show "Sarajevo Business" on TVSA (2016) and editing the show during the period May - December 2016.
- Project manager on the implementation of the SASX-BBI stock index from the initial idea (which was based on the first master's thesis defended) to the completion of the project itself. Participation in regular revisions of the index.
- Screening of investment targets for HNWI as part of signed agreements in the field of wealth management and investments
- During the period 2013 - 2016, as part of the engagement at the Center for Islamic Economy, Banking and Finance, EFSA UNSA, successfully carried out activities promoting the master's study Islamic banking in BiH and abroad. During this time, four generations of students were enrolled, i.e. the vast majority of students who enrolled in this course were enrolled in that period. Actively participated in the preparation and updating of the syllabus for the subjects of the above study, taking into account the specificities and requirements of the regulations of Great Britain.
- Participation in the organization of three international conferences in Sarajevo in the field of banking and Islamic banking.
- Coordinator of the USAID project "Financial literacy for everyone" 2012/2013, organized 10 seminars on the topic of personal finances in Bosnia and Herzegovina. Moderator at seminars.
- In the period October 2013 - April 2016, he was also involved in the design, promotion and organization of seminars at the Banking Academy of the Faculty of Economics in Sarajevo. Successfully organized many seminars in the field of risk and credit analysis for retail and corporate banking.



- In the period September 2012 - April 2016, he was engaged as a professor of banking at the Dobrinja Gymnasium, on the project of introducing new courses in this school in cooperation with the Faculty of Economics in Sarajevo. In the period September 2015 - April 2016, he was engaged as a professor of Business Economics at the aforementioned school. The course "Banking" became the most popular in the Gymnasium during the mentioned period, with the largest number of surveyed second grade students choosing this course.
- Passed four additional subjects at the UNSA Faculty of Philosophy (Pedagogy, Didactics, General Psychology, Teaching Methodology) as well as a professional exam for the purposes of performing the above job. The subject Teaching Methodology included holding a trial class at the Faculty of Philosophy in Sarajevo. The professional exam involved holding a trial class at the Dobrinja Gymnasium, with the mentorship of professors from the University of Sarajevo.
- Volunteered as a student-coordinator for managing Moodle courses.
- As a Master's student, volunteered as a DL operator to help with the subjects Public Debt Management, Financing of Public Activities (Prof. Dr. Izudin Kešetović).
- As a student at Durham University Business School in the academic year 2019/2020, participated in the establishment of the student investment fund "Durham University Student Investment Fund", which in a short time collected alumni donations worth 50,000GBP. Volunteered as Chief Investment Officer during his stay in Great Britain.
- In addition to English, Turkish and German, knowledge of the basics of the Chinese language acquired during two semesters as part of the International Business in Context course at the MBA study.
- Engaged in several projects in different roles and capacity for the Economic Institute Sarajevo (2013-2014), VISA Electron Card (2011) – scientific research project, EBRD (2022) – establishment of a regional landfill for solid waste.

**Prizes and awards:**

- Winner of the prestigious **Chevening** scholarship from the Foreign & Commonwealth Office, Government of the United Kingdom
- Winner of the university award "**Distinction**" as one of the best students at Durham University 2019/2020
- Winner of the "**Silver Badge**" university award as one of the best students of the Faculty of Economics in Sarajevo, in the 2010-2012 generation
- Winner of the award from the "Akademik Edhem Ćamo" fund for a scientific research project, 2016.

**Additional professional education:**

- Academy 387 (October 2023) Project Management course (preparation for PMP certification)
- Value Based Banking and Sharia Audit Certificate (July, 2023) INCEIF and ISRA. Education

- within the Malaysian Technical Cooperation Program (MTCP) 2023. Government of Malaysia
- Islamic Finance and Sustainability (June, 2022) Islamic Banking and Finance Institute Malaysia (IBFIM). Education within the Malaysian Technical Cooperation Program (MTCP) 2022. Government of Malaysia
  - Ernst & Young: Implementation of ESG risks in banks. May 2022.
  - Associate Qualification in Islamic Finance (AQIF) (March 2022) Islamic Banking and Finance Institute Malaysia (IBFIM). Education within the Malaysian Technical Cooperation Program (MTCP) 2022. Government of Malaysia
  - Logosoft: PMI-PBA Business Analysis - Introductory Course (December 2021) and Advanced Course (January 2022). The PBA certification issued by the Project Management Institute recognizes an individual's expertise in business analysis and the use of tools and techniques to improve the overall success of projects.
  - Mannheim Business School: "Global Business Experience" (lectures in the field of international business with a focus on companies from Germany), 23-27. March 2020
  - Durham University Business School: Advanced training in business, business plan preparation and startup launch, communication skills, advanced financial analysis and company valuation (September 2019 – September 2020)
  - Istanbul Sabahattin Zaim University & Ziraat Participation Bank Inc: "Islamic Economics and Participation Banking" – intensive professional training. January 2019
  - BBI Academy: Five Principles of Strategic Management in Corporate Banking Segments, seminar, 27.02.2019.
  - University of Pennsylvania, Wharton Business School: Business Strategies for Social Impact (August 2018) (online)
  - Creativa BH: Business communication, 25.07.2018.
  - University of Pennsylvania, Wharton Business School: Fundamentals of Quantitative Modeling, June 2017 (online)
  - Adizes Center for Southeast Europe: Intensive B2B training - sales to complex organizations (March 2016)
  - Ministry of Education, Science and Youth of Sarajevo Canton: professional exam. 28.10.2014.
  - EFSA, Banking Academy: Restructuring / reprogramming of problematic placements (December 2013)
  - EFSA, Banking Academy: Certified Credit Analyst for Legal Entities (November 2013)
  - EFSA, Banking Academy: Managing credit risk of retail portfolio through Experian Risk Simulation (April 2013)
  - EFSA, Banking Academy: Certified Risk Analyst for Legal Entities (April 2012)

- Adizes Center for Southeast Europe: "Project Management" (September 2010)
- Various trainings, seminars and workshops, BBI Academy (2016 – today)
- Al Huda Center of Islamic Banking and Economics: Certified Islamic Funds Manager, 2012-2013
- English language Level C1, Business Academy of the Faculty of Economics in Sarajevo (2010)

**Membership in Professional Organizations**

Project Management Institute & B&H PMI Chapter