



## CURRICULUM VITAE

### PERSONAL INFORMATION

Name  
Current Address  
phone  
  
Permanent Address  
  
E-mail  
Nationality  
Date of birth  
WORK EXPERIENCE

TODOROSKI HRISTIJAN  
KUNGSMARKSVAGEN 43, 371 44 KARLSKRONA, SWEDEN  
Mobile: +46 76 2186546  
Home: +389 22048365

Vera Ciri Viri No.14, 1000 Skopje, Macedonia

[hristijantodoroski@yahoo.com](mailto:hristijantodoroski@yahoo.com)  
Macedonian  
13.04.1982

• Dates (from – to)

2002 **statistical agent (Macedonian Census)**

\*Summarizing and statistical processing of all relevant data's from the census.

2001-2005 **sales and marketing manager (MATIJA Pharmacy)**

\* I have considerable experience in the pharmacy management because I have natural (herb) pharmacy a representative office from Croatia. This experience has been beneficial as it has given me an insight into different styles of pharmacy management such as promotion, presentation"face-to-face" sale, media promotion, supply and etc. I have a proven record in customer satisfaction and have been responsible for effective promotion and expansion of this company on the market which is rear in my country.

2006- 2007 **financial(loan) operator (EOS-GROUP)**

\*I have considerable experience and knowledge in financial solutions and consulting. I was working in EOS (American-German company) a leading company for financial solutions and consulting in the banking and energy sector. One of my tasks was financial advices, communications and negotiations with people (loan debtors). Four times was pronounced as employee of the month, and was promoted to work on mortgage loans (long-term).

2006 **credit agent (NLB Tutunska Bank)**

\*Presentation and sales of credit cards (Maestro Card, MasterCard) through the employee's of the public administration. I was representative agent from one of the biggest banks in my country, Tutunska Bank.

2007- **credit analyst (Alpha Bank)**

\*Sales and promotion of corporate loans to small and medium enterprises, such as processing of their loan request and financial advices to potential costumers. Elaboration of the financial capability of each loan applicant as well as evaluation of the financial feasibility of the business plan (project) submitted by the requestor. One of my responsibilities is giving conclusion to the credit committee and to the manager of the credit division weather the loan request should be approve or refused. Completing a credit file for each loan request according by instructions for managing credit files. Evaluation of the financial liability of the company (and related parties) in the National Credit Register, as well as summarizing and overview of the incoming and outgoing payments and average balance on the gyro account. Computing the average financial status of the company for the last two years from the day of applying. This analyze involves overview of the company fixed and convertible assets, liabilities (short-term and long-term), receivables, incomes and outlays for the last two years from the day of applying.

I am totally responsible for making financial analyses for each company applicator, and for the repayment of the loan.

- Name and address of employer
- Type of business or sector
- Occupation or position held

Alpha Bank, 1000, Skopje, Dame Gruev 1  
Corporate loan sector  
Credit Analyst - Referent for corporate(small and medium enterprises) loans

**EDUCATION AND TRAINING**

- Dates (from – to)

2007- 2008 Blekinge Institute of Technology, Sweden  
(Master of Science in Business Administration)

2001-2006 University “Saint Cyril & Methodius”-  
Faculty of Economy(Marketing), Skopje, Macedonia

1997-2001 Gymnasy “Nikola Karev”- Skopje, Macedonia

- Name and type of organization providing education and training

Blekinge Institute of Technology, Karlskrona, Sweden  
University “Saint Cyril&Methodius”-Faculty of Economy, Skopje, Macedonia  
Gymnasy “Nikola Karev”- Skopje, Macedonia

- Principal subjects/occupational skills covered

Blekinge Institute of Technology-Main Subject (Business Administration)  
Faculty of Economy-Main Subject (Marketing)  
Gymnasy -Main Subject (Mathematics)

- Title of qualification awarded

Bachelor of Sciences (Economy)  
Master Degree (Master of Science in Business Administration)

**LANGUAGES**

- Reading skills
- Writing skills
- Verbal skills

ENGLISH (EXCELLENT), CROATIAN (EXCELLENT), SERBIAN (EXCELLENT), BULGARIAN (EXCELLENT), SLOVENIAN (INTERMEDIATE), FRENCH (BASIC), SWEDISH (BASIC)

EXCELLENT(ENGLISH, FRENCH, CROATIAN, SERBIAN, BULGARIAN, SLOVENIAN)  
EXCELLENT(ENGLISH, CROATIAN, SERBIAN, BULGARIAN, SLOVENIAN)  
EXCELLENT(ENGLISH, CROATIAN, SERBIAN, BULGARIAN, SLOVENIAN)

**SOCIAL SKILLS AND COMPETENCES**

COOPERATION WITH ALL ETHNIC GROUPS. I WOULD LIKE TO KNOW THEIR CULTURE, VALUABLES AND BEHAVIUORS AND THEIR WAY OF LIFE. MORE PRODUCTIVE COMMUNICATION AND MAKING RESULTS ON EDUCATIONAL AND CULTURAL BASIS.

**ORGANIZATIONAL SKILLS AND COMPETENCES**

Presentation Skills, Negotiation Skills, Team Leadership, Administration in a Personnel Department  
First Prize for commercial and presentation from MOTIVA  
Diploma for leadership and communication skills from MOTIVA.  
Diploma for Quality Management from Academic Training Association(ATA), Directorate for Development of Small and Medium Enterprise, the Government of the Republic of Montenegro.  
Diploma from the Foundation Conrad Adenauer for Economy and Political Study

PROJECTS:           Marketing – Management (VISA CREDIT CARD),  
Marketing (ADSL connection),  
Internal Trade (behavior of the consumers)  
Marketing Research (demand of the chocolates Nestle)