# **Lumbardh** Maloku

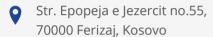
DATE OF BIRTH:

21/08/1995

## **CONTACT**

Nationality: Kosovar

Gender: Male







## **WORK EXPERIENCE**

#### 15/10/2018 - CURRENT - Ferizaj, Kosovo

#### Loan officer

Kreditimi Rural i Kosoves

- -Develop loan applications by evaluating applicant information and documentation.
- -Consuls with clients about their lending needs to help them achieve their financial goals, including the collection and analysis of information about the client's financial situation.
- -Evaluate loan applications and documentation by informing applicant of additional requirements.
- -Help customers by answering questions and responding to requests.
- -Prepare reports to send to customers whose accounts are delinquent.
- -Approve loans by issuing checks or forwarding applications to loan committee.
- -Monitoring clients in order to guarantee their timely payment.

#### 01/03/2018 - 31/08/2018 - Ferizaj, Kosovo

#### Accountant

Terra Consulting

- -Prepare accounts and tax returns.
- -Administer payrolls and controlling income and expenditure.
- -Compile and presenting reports, budgets, business plans, commentaries and financial statements.
- -Analyze accounts and business plans.

#### 20/02/2017 - 20/05/2017 - Ferizaj, Kosovo

## Loan officer - Internship

ProCredit Bank

- -Gain knowledge of financial skills.
- -Advance customer service.
- -Advises clients about the risks, consequences, and benefits of alternative lending solutions.
- -Analyzing information of clients financial situation.
- -Decision making

#### 01/10/2015 - 30/09/2016 - Ferizaj, Kosovo

## **Student tutor**

AAB College

- -Assisting students with homework, projects, test preparation, papers, research and other academic tasks.
- -Gain Communication skills, people skills, leadership skills, organizational skills and time management skills.

# **EDUCATION AND TRAINING**

01/11/2018 - CURRENT - Str. Elez Berisha no.56, Prishtine, Kosovo

# Master degree

AAB College

### Field(s) of study

Banking and finances

#### 01/10/2015 - 29/06/2018 - Str. Elez Berisha no. 56, Prishtine, Kosovo

## **Bachelor degree**

AAB College

## Field(s) of study

Banking, Finances and Accounting

10

#### 16/11/2019 - 16/11/2019 - Prishtine, Kosovo

# **Health and Insurance at work - Training**

European College of Kosovo

15/06/2019 - 15/06/2019 - Prishtine, Kosovo

# **Credit Risk Training**

Kreditimi Rural i Kosoves

10/06/2019 - 11/06/2019 - Prishtine, Kosovo

# **Advanced Financial Analyses Training**

Kreditimi Rural i Kosoves

24/05/2019 - 25/05/2019 - Prishtine, Kosovo

# **Marketing Training**

Kreditimi Rural i Kosoves

## **17/04/2019 - 19/04/2019** - Prishtine, Kosovo

# Loan Officer Training

EPPC Kosovo Sh.p.k

Targeting new customers and retaining existing customers.

Valuation of financial statements (balance sheet and income statement).

Evaluation of the client's organizational structure.

Assessment of internal and external risks related to the client.

Evaluation of the client's business plan and investment plan.

Collateral valuation.

Credit proposal.

Delinquency monitoring and management.

Group work, simulations and examples.

## 14/08/2013 - 14/11/2013 - Kosovo

## CCNA Discovery: Working at a Small-to-Medium Business or ISP

Cisco Networking Academy - DataProgNet

## 13/04/2013 - 13/07/2013 - Kosovo

# **CCNA Discovery Networking for Home and Small Businesses**

CISCO Networking Academy

- -Share resources such as files and printers among multiple computers.
- -Recognize and mitigate security threats to a home network.
- -Configure and certify common internet applications.
- -Configure basic IP services through a GUI

- -Set up a personal computer system, including the operating system, interface cards and peripheral devices.
- -Plan and install a small business network and connect it to the internet.
- -Verify and troubleshoot network and internet connectivity.

# **01/09/2010 - 27/06/2013** - Ferizaj, Kosovo

**Gymnasium of Natural Sciences** 

Kuvendi i Arberit

Field(s) of study

Natural sciences, mathematics and statistics

# LANGUAGE SKILLS

MOTHER TONGUE(S): Albanian

**OTHER LANGUAGE(S):** 

**English** 

<b>Listening</b> C2	<b>Reading</b> C2	Spoken production C2	Spoken interaction C2	<b>Writing</b> C2
German				
<b>Listening</b> A1	<b>Reading</b> A1	Spoken production A1	Spoken interaction A1	<b>Writing</b> A1

# **DIGITAL SKILLS**

Microsoft Office / C, C++

# **DRIVING LICENCE**



**Driving Licence:** B