



Personal information

Name and Surname: Risto Fotov

Academic title: Associate professor

Home address: University "Goce Delcev", Economy faculty, Stip
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Academic qualifications

Ph.D. – 1991

: University St. „Kliment Ohridski,, - Bitola, Faculty of Economy
Prilep

M.Sc. – (1982)University St." Kiril and Methodij"-Skopje, Faculty of Economy,

B.Sc. – (1975) University St." Kiril and Methodij"-Skopje, Faculty of Economy

Teaching

Finance

Research interests

Finance, Management, Insurance and International economy

Current projects

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Past projects

- Mechanisms of the regional overflow income, a part from the Macro project
of Consortium of Institutes Belgrade, 1986,16-19,statistical appendix

Employment and work experience

Work experience of 31 years, from which 3 years in teaching, and the rest of
28 years working in the field of insurance of companies and insurance of
people.

Membership of Professional Societies

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Scientific and professional publications and presentations

1. The alternative between fixed and fluctuating exchange rates and the agreement from Jamaica, Business review, Skopje, 1978, nb.4-5, pages 378-385.)
2. Food supplying of modern humankind –global world problem-, Business review, nb 3-4, 1982, Skopje, pages 67-76.
3. International movement of the capital and financing of business development in the developing countries, "Pogledi", 5, 1984, Skopje, pages 124-140.)
4. Trans national companies and developing countries, Pogledi-magazine, No 7-8, 1984, Skopje, from p.141-153.

5. Master paper on a subject: "The insolvency of the developing countries and the ways for finding a solution", Skopje, 1981 .
6. The mechanisms of regional overflow income, a part from the Macro project of the Consortium of Institutes Belgrade, 1986, pages 16-19, Statistical appendix.
7. Crisis of external debts in the undeveloped countries, submitted on the table around third program on the radio Skopje, May 1987, p.13.
8. International economic cooperation of Yugoslavia and Bulgaria-state and perspective, part of the project Economic cooperation of Yugoslavia with the neighbouring countries, Consortium Institutes Belgrade, 1987.
9. Technology- factor of domination in the international economic relations.
10. By Japan's Japanese miracle, "Stopanski vesnik", Skopje, 01.09.1989.
11. Insufficient nutrition and famine in the world, emission by third program on the radio Skopje, 10.07.1988.
12. Some aspects of the Yugoslavian economic crisis- state and perspectives-essay submitted by around table GK SKM Skopje, 20.04.1989.
13. Developing countries in the neocolonial's system of the global economy, state, factors and perspectives- doctoral dissertation, Prilep, 1991, p.378.,
14. Retrospect to the book Europe 92, from authors Todor Todorov & Vangel Vasileski, Nova Makedonija, 01.10.1991, Skopje,
15. International trade, non sense barriers, Magazin-Ekopres, 15.03.1994, Skopje.
16. Neglected investment potential, Economic Magazin, 01.07.1994, Skopje, (Neglected investment potential, Economic magazine, 01.07.1994, Skopje.
17. Economic growth of South Korea, Economic Magazin, 01.09.1994, Skopje,
18. Insurance in Macedonia- European Model, review on the book from Petar Ganceski, 1995, Skopje,
19. Insurance activity in Macedonia in terms of transition, 7th-Symposium of Accounting of corporate finances in contemporary conditions of doing business (The Accounting, finances and audit in terms of business transition), Books of papers, 1995 година).
20. Analysis of financial reports at holding companies, Accounting and financial magazine, No 7-8, 1997, Skopje, p.9.
21. The nature of shareholder's capital, Accounting and financial review, nb. 9, 1997, Skopje, p.6.)
22. Discussion in the science meeting – WAT, investment and growth, Institute of Economy, Skopje, 1998.
23. Risk and income to context of the CAPM, Bankar-magazin, No 46, 1999, Skopje, p.4.
24. Portfolio management with security, Bankar-magazin, No 51, 1999, Skopje,
25. Value and other bonded parameters, magazine-Stopanska banka, No 11, November 1999.
26. The Leverage effect in financing of the companies, Magazin-Banker-No 56, Skopje, april 2000.
27. In a interception of the law application of the WAT and the influence in the insurance section, magazine- ADOR Macedonia, February-march 2000.

28. Macroeconomic`s ambient and economic prosperity of Republic Macedonia, Magazin-Bankar, Nо 67, Skopje, march 2000.
29. Social and economical effect from capital financing of the pension funds, published in a newspaper Economy and Business, nb 65, may 2003, Skopje, p.20-22.
30. Insurance, University textbook, edition of European University-Republic of Macedonia-Skopje, Faculty of Economic sciences, 2006, pages 301.
31. The Small Business Management, University textbook, edited by European University- Republic of Macedonia- Skopje, Faculty for economic sciences, 2006, p.249.
32. Economical aspects of the Insurance, registrated and submitted theme to International Insurance Conference in organization of Faculty of Tourism, and organization-Охрид, 2007 , p.18.)
33. Fundamentals/Foundations of the Finance, basic university textbook, edition of the University "Goce Delcev" Stip, 2007, total pages.344.
34. Practicum in fundamentals of the finance, university study supplement, edition of University "Goce Delcev" –Stip, 2008 , total pages 76.