

PERSONAL INFORMATION**First Name and Surname**

Address Ul. Tina Ujevica 20, Sarajevo, Bosnia and Herzegovina
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 Nationality Bosnia and Herzegovina
 Gender Female

WORK EXPERIENCE

Date	01.09.2025 -
Name and address of employer	Univerzitet FINRA TUZLA
Type of business and sector	Higher education
Position held	Doc. dr. in the field „Finance“
Main activities and responsibilities	according to Agreement
Date	01.08.2025-31.08.2025.
Name and address of employer	MANOXO d.o.o. USORA
Type of business and sector	retail sales
Position held	CFO
Main activities and responsibilities	Finance management
Date	01.09.2021- 31.07.2025
Name and address of employer	Mozaik Foundation
Type of business and sector	NGO
Position held	Finance Investing Planning Manager
Main activities and responsibilities	Analysis, design and validation of new investments, preparation of documentation for the Committee and investors, as well as monitoring of invested businesses.
Date	February 2020- 31.08.2021
Name and address of employer	Central Osiguranje d.d. Sarajevo
Type of business and sector	Insurance company, sales sector
Position held	Branch Manager Sarajevo 1
Main activities and responsibilities	sales network expansion
Date	September 2016- February 2020
Name and address of employer	Wiener osiguranje ad Vienna Insurance Group
Type of business and sector	Insurance company, sales sector
Position held	Director of Regional Center Zenica & partly Sarajevo, and project manager for SMEs products for Bosnia & Herzegovina
Main activities and responsibilities	Expanding sales network. Preparing annual sales plans for internal and external networks in RC. Monitoring plans and costs. Acquiring new customers. Educating staff on SME products. Enhancing interpersonal communication. Improving customer service quality.
Date	November 2011-September 2016
Name and address of employer	Sarajevo Osiguranje dd Sarajevo, Čobanija 14 ; Sarajevo, B&H

Type of business and sector	Insurance company, Sales sector
Position held	Director of Branch Tesanj
Main activities and responsibilities	Organization of work outlets; responsibility for budgeting and financial results; acquisition of new customers; continuity and improvement of service quality; business improvement, brand protection of company; responsibility for the legality of branch.
Date	December 2007 – November 2011
Name and address of employer	Raiffeisen Bank dd BiH, Zmaja od Bosne bb, Sarajevo, B&H
Type of business and sector	Banking, Sales sector
Position held	Director of Business Center Doboj for small and medium enterprises
Main activities	Established and managed the Business Center (BC) in Doboj. Led customer acquisition and financial performance aligned with set objectives. Fostered customer trust and developed strong team and inter-sectoral relationships within the bank. Handled credit extension applications, cross-selling of products and services. Oversaw bank promotions adhering to official policies and procedures.
Date	April 2000 – December 2007
Name and address of employer	Raiffeisen Bank dd BiH, Zmaja od Bosne bb, Sarajevo, B&H
Type of business and sector	Banking
Position held	Director of Branch Tesanj
Main activities	Organization of work the branch in accordance with the prescribed procedure, development retail banking, banking operations with companies, accounts, deposits, money transfers, card business, loans, internet banking.
Date	May 1997- April 2000
Name and address of employer	HP doo Tesanj, Osmana Pobrca bb, Tesanj, B&H
Type of business and sector	Food industry, Sales sector
Position held	;Sales Manager HP doo Tesanj
Main activities	Sales of goods and services
Date	October 1994- May 1997
Name and address of employer	Pobjeda dd Tešanj, Fabrika pumpi i prečištača, Bukva bb, Tešanj, B&H
Type of business and sector	Automotive industry
Position held	1.Foreign exchange associate; 2.Sales manager
Main activities	1.cooperation with Banks; 2. Sales of goods and services – export
Date	July 1990 – August 1994
Name and address of employer	Municipality Tesanj, Trg A. Izetbegovica, Tesanj, B&H
Type of business and sector	Municipal Secretariat for Economic Affairs, Social Affairs and Urban Planning, Municipality Tešanj
Position held	Analysis of operations of economic subjects
Main activities	Analysis of operations of economic subjects
EDUCATION AND TRAINING	
Date	December 2024
Title of qualification awarded	Doctor of Social Science
Name and type of organization providing of education	Faculty of Economics, University J.J. Strossmayer, Osijek, Croatia
Level on national and international clasification	Doctoral degree

Date	September 2021- August 2022
Title of qualification awarded	Executive Diploma in Islamic Finance & Entrepreneurship
Name and type of organization providing of education	Al Maktoum College og Higher Education, Islamic Studies, Dundee, Scotland
Level on national and international clasification	SCQF Level 11
Date	February 2021
Title of qualification awarded	Mentor for Startups at Regional Impact Forum
Name and type of organization providing of education	Entrepreneurship Academy powered by EFSE Entrepreneurship Academy powered by EFSE
Level on national and international clasification	Specialist
Date	July 2013
Title of qualification awarded	Specialist in field of Islamic Finance
Name and type of organization providing of education	Durham Business school, United Kingdom
Level on national and international clasification	Specialist
Date	December 2010
Title of qualification awarded	Master's degree
Name and type of organization providing of education	Verified by University J.J. Strossmayer in Osijek, Croatia, Faculty of Economics
Level on national and international clasification	Postgraduate study
Date	2002 -2011
Name of organization providing of training	Human resources departments Raiffeisen Bank in collaboration with external consulting houses
Training	Management; quality of service; communication and effective delegating; MBO; sales coaching and managment; motivation; leadership; conducting meetings; managing of stress; taking care of the client; manage of customers; business mind mapping; decision making; managing of stress and energy; problem solving; soft skills; banking operations; corporative and retail operations; security in banks; risks; financial markets; early warning system; loan workout; cross sale;
Date	1997-1998
Title of qualificatin awarded	Certified Accountant
Name of organization providing of education	Accountants Association of BiH
Level of national and international clasification	Specialist
Date	1985-1990
Title of qualificatin awarded	Bachelor of Economics
Name of organization providing of education	Faculty of Economics in Sarajevo, Department of Financial Accounting and Finance
Level of national and international clasification	Graduate study

PERSONAL SKILLS AND COMPETENCES

Mother language
Other languages

Bosnian
English

Writing
Reading
Speaking
Other skills

Very good
Very good
Good
Communication skills; optimism; motivation to work in a team; orientation for the growth and development of the market; the willingness to accept new technologies; motivation to work with young talented people; very easy networking with people from different cultural backgrounds;

TECHNICAL SKILLS AND COMPETENCES

Good user of Microsoft office packages, ASANA, HUB SPOT SALES, CRUNCHBASE Tools....

ADDITIONAL INFORMATION

2025 - occasional reviewer in [Turkish Journal of Islamic Economics](#) Istanbul, Turkey

2024- Editorial member in [Editorial Team | Journal of Islamic Economic Laws](#) Indonesia

2024- Member of Management Board of Association of Business Women of Bosnia and Herzegovina "SHE"

2022, 2023, 2024 Guest lecturer – topics: entrepreneurship, startups investment, business plans, risks - IUS Sarajevo, SSST Sarajevo

WOMANI INFLUENCER AWARD FOR THE YEAR 2024
Issued by CAMBRIDGE IFA · Dec 2024

WOMANI INFLUENCER AWARD FOR THE YEAR 2023
Issued by CAMBRIDGE IFA · Dec 2023

WOMANI FIVE-STAR ALUMNA FOR THE YEAR 2022
Issued by CAMBRIDGE IFA · Dec 2022

WOMANI AWARD 2021 Top 20 most influential women in IF-15 ranking
Issued by CAMBRIDGE IFA LONDON · Dec

WOMANI AWARD 2020 -22 ranking
Issued by CAMBRIDGE IFA · Dec 2020

Top 50 most influential women in Islamic finance by Cambridge IFA - 32th ranking Issued by CAMBRIDGE IFA · Dubai, June 2019

Mart 2019 - Mentor for startup companies through cooperation with MOZAIK Foundation Sarajevo

February 2018- March 2019 member of the Management Board of the Association of Businessmen "Business Center" Jelah-Tesanj, B&H

Representative Wiener insurance company from Bosnia and Herzegovina in the Vienna Insurance Group in the field of "Insurance products for SMEs"

Associate of the web portal [Manager.ba](http://manager.ba) - author of the column „Financial Models“ <http://manager.ba/rubrika/kolumna>

December 2018, October 2020 – Guest lecturer at the faculty of Economics at the University of Sarajevo, B&H

April 2016 - Guest lecturer at the Faculty of Economics at the University J.J. Strossmayer Osijek, Croatia

December 2015 – December 2019- Chairman of the audit of business operations "JP Toplana" Inc. Tesanj

March 2015 - Guest lecturer at the Faculty of Economics at the University of Sarajevo, B&H

October 2014 - Presentation and discussion about research question to 3th generation of doctoral program in Entrepreneurship and Innovation at University J. J. Strossmayer Osijek

2013 -member of the working team for creating strategic platform- "Strategy for Development of the municipality Tešanj 2013-2018"

2012-Presenter at the Fair of small and medium-sized enterprises; topic - "The causes of the financial problems of SMEs and how to recognize it "

2011-2020 Member of the Association of Businessmen "Business Center" Jelah-Tesanj, B&H

CONFERENCE, BOOKS and ARTICLES:

Nerma Saračević - Social Organizations and Islamic Moral Economy: A Case Study from Bosnia and Herzegovina (Chapter in Book) editors Camila Paldi, M. Kabir Hassan, Joseph Lifshitz- Legal and Regulatory Aspects of Abrahamic Finance- IGI Global Scientific Publishing, New York - 2025

Nerma Saračević - [Doctoral Disertation](#) ; December 2024

Ivana Bekić, Nerma Saračević, Jadranka Ivanković
Marketinška koncepcija kao preduvjet održivosti novih poduzetničkih pothvata u Bosni i Hercegovini / Marketing Conception as a Prerequisite for the Sustainability of New Entrepreneurial Ventures in Bosnia and Herzegovina, journal article, Pregled: časopis za društvena pitanja/Periodical for social issues, Sarajevo, 2024

DOI: <https://doi.org/10.48052/19865244.2024.1.89>

Nerma Saračević - The Elements of Islamic Moral Economy in the Business of Social Organizations - the Case of Social Organizations in Bosnia and Herzegovina, conference paper, <https://sase.org/wp-content/uploads/2022/07/SASE-2022-Research-Network-R-Islamic-Moral-Economy-and-Finance-July-2022.pdf>

Nerma Saracevic - Systemic Measures to Mitigate the Consequences of the Pandemic on Economy- Case in Bosnia and Herzegovina; conference paper <https://sase.org/event/2021-sase-conference/>, July 2021

Ivana Bekić, Nerma Saračević, Katica Križanović:
COMPETITIVENESS AS A DETERMINANT OF MARKET
SUCCESS; RED 2020, Osijek, Croatia; May 2020
http://bib.irb.hr/datoteka/1065122.RED2020_Pezer.pdf

Saracevic Nerma & Natasa Sarlija;
Credit risk assessment of SMEs II: The case of an Islamic Bank in Bosnia and Herzegovina; conference paper. SASE conference; Amsterdam 2020; <http://sase.wpengine.com/about/networks/>

Saracevic Nerma & Hodzic Migdat;
Credit risk assessment for an Islamic Bank in Bosnia and Herzegovina; ISLAMIC FINANCE PRACTICES: The Experiences from South Eastern Europe; Palgrave 2020

Hodzic, M., & Saracevic, N. (2018). Modelling Hard Data for Islamic Banks Risk Assessment. Book of abstract SIFEC 2018 (p. 20). Sarajevo: European Association for Islamic Economics, Banking and Finance

Saracevic Nerma & Sarlija Natasa;
The Usefulness of Financial Ratios in Discriminating Between Healthy and Distress Companies: A Case of an Islamic Bank; Critical Issues and Challenges in Islamic Economics and Finance Development; Springer-Verlag GmbH; ISBN 978-3-319-45028-5; March 2017.

Saračević, Nerma; Bekić, Ivana;
Methods and tools for the analysis of entrepreneurial thinking - a critical review./ 2nd International Conference on Education, Culture and Identity : New Trends and Challenges of Today's Europe , October Sarajevo 2015.

Bekić, Ivana; Saračević, Nerma; Kopecki Dragan.
Zajedništvo poslovnih organizacija/ Jedanaesta Regionalna Konferencija Životna sredina ka Evropi EnE15 – ENV.net
„Horizontalno zakonodavstvo: metode, standardi i alati u oblasti životne sredine“ / Beograd, 2015. ISBN 978-86-89961-02-7. 216-221.

Bekić Ivana; Saračević Nerma; Kurtović Kristina.

Entrepreneurial university - connection between growing companies, entrepreneurial capacity and economic growth ; 4th International Scientific Symposium- Economy of Eastern Croatia- Vision and Growth/ Osijek 2015. ISSN 1848-9559. 239-247.

Saračević Nerma; Bekić Ivana; Kraljić Tihana;
Financing the entrepreneurial eco-project-Recycling of waste oils//
Međunarodni znanstveni simpozij "Gospodarstvo istočne Hrvatske – vizija i razvoj/ Osijek 2014 ISSN 1848-9559. 499-509.

Kopecki Dragan; Katavic Ivica; Saračević Nerma.
Economy of communion: a new aproach to sustainable development of family business in Croatia/ Economic and Social Development; 5th International Scientific Conference; Belgrade 2014. 561-573.

Saračević Nerma; Katavić Ivica; Kopecki Dragan.
Impact of global financial crisis on the financial stability of Bosnia and Herzegovina; Can the islamic financial model help?/ EuroTec-2013; 1st International Research/ Expert Conference, Sarajevo; ISSN 2303-4580.

Saračević Nerma; Štavlić Katarina; Kukec Ljiljana; Cepanec Drago.
Usporedba sociokulturnih stavova i pokazatelja poduzetničkih aktivnosti između regija u Hrvatskoj// A comparison of socio-cultural attitude and entrepreneurial activities between regions in Croatia/ ISSE- Economy of Eastern Croatia-Yesterday, Today, Tomorrow/ Osijek 2013. ISSN 1848-9559; 158-169.

Kraljic Tihana; Bekić Ivana; Saračević Nerma.
Provedba mjera za poticanje poduzetništva u Osječko-Baranjskoj Županiji- Slavonija nije zakinuta// Implementation of measures to encourage entrepreneurship in Osijek-Baranja County/ ISSE- Economy of Eastern Croatia-Yesterday, Today, Tomorrow/ Osijek 2013. ISSN 1848-9559; 101-108.