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EDIB SMOLO

PERSONAL DETAILS

Date of Birth: 11/03/1980
Sex: Male
Nationality: Bosnian
Marital Status: Married
Passport No.: B1242198
Permanent Residence: Kakanj, Bosnia and Herzegovina (B&H)
Current Residence: Sarajevo, Bosnia and Herzegovina (B&H)

EDUCATION

2019 International Centre for Education in Islamic Finance (INCEIF)
Ph.D. in Islamic Finance
2007 International Islamic University Malaysia (IIUM)
Master of Economics (Specialization: Islamic Banking & Finance)
2005 International Islamic University Malaysia (IIUM)
Completed 9 subjects from Political Science Department
2003 International Islamic University Malaysia
Bachelor of Economics (Honors)
Bachelor of Islamic Revealed Knowledge and Heritage (Honors)
1999 Islamic High school
Elči Ibrahim-Paša Madrasah (First Class Honors)

SPECIALIZATIONS / CERTIFICATES

2008 Political Management, Certificate for Professional Specialization
Bulgarian School of Politics,
New Bulgarian University and Council of Europe.
2008 WEB Development (Level I)
Cultural Centre “King Fahd”, Sarajevo, B&H.
1999 Hafiz al-Qur'an – Memorized the Holy Qur'an
Recognized as Hafiz al-Qur'an by Bosnian Islamic Community

ACTIVITIES \ EXPERIENCES

1. Assistant Professor – International University of Sarajevo (IUS), Sarajevo, Bosnia & Herzegovina (March 2020 – current).

In March 2020, I was appointed as an Assistant Professor in the field of finance at IUS. I am teaching following subjects: (a) Islamic Economics; (b) Financial Management; and (c) Econometrics II.

2. Adjunct Professor – IUS, Sarajevo, B&H (October 2019 – March 2020).

Starting in October 2019, I started teaching economic courses at IUS. During this semester I taught three (3) subjects, namely: (a) Introduction to Microeconomics; (b) Money and Banking; and (c) Econometrics I.

3. Secretary General – Political party “Independent bloc” (Nezavisni blok), Sarajevo, B&H (April 2019 – current).
4. Project Coordinator and Manager – OURIKA REAL ESTATE d.o.o. Sarajevo Iliča, B&H (January 2018 – August 2018).

At OURIKA REAL ESTATE I was in charge of project coordination and management of all steps related to legal documentation, processing, evaluating, arranging and overseeing activities carried out at the investment location in Sarajevo, Bosnia and Herzegovina. Ourika is a new residential village that is under construction for investors from Saudi Arabia.

5. Founder & CEO – SARAYCON – Saray Consultancy for Socially Responsible & Ethical Finance, Sarajevo, B&H (June 2017 – current).

SARAYCON stands for Saray Consultancy for Socially Responsible & Ethical Finance and it is a new player in the growing Islamic finance market. SARAYCON portal is a knowledge-sharing platform focusing on Islamic banking and finance matters. It is based in Sarajevo, the so called “Jerusalem of the Europe” where the East meets the West. Saray Consultancy is specialized in providing Islamic finance solutions to the growing market needs of the Islamic finance industry in general. In particular, we are here to meet diverse needs and requirements of Islamic banking and finance, Islamic microfinance and takaful (Islamic insurance) institutions. In order to meet our clients’ needs and requirements we provide a wide range of end-to-end services including but not limited to Shari’ah advisory and consultancy, training and e-learning solutions, market research, product development, etc.

6. Consultant – LFS Financial Systems GmbH, Berlin, Germany (May 2017 – October 2018)

As an Islamic Banking Expert, I provided necessary Islamic finance expertise for the establishment of an SME bank, Bank Usahawan in Brunei Darussalam. Among other things, a provided the following services:

- *A review of Islamic Finance products from competitors in Brunei as well as non-Islamic finance products of LFS;*
- *Support LFS consultants in designing Shari’ah-compliant products that are competitive in the local market and that meet LFS standards;*
- *Review and adapt credit procedures and tools to ensure full compliance with the requirements of the local Shari’ah board;*
- *Preparation of training material for operational staff (presentations, case studies, exercises);*
- *Assessing risks related to Shari’ah-compliant SME credit products.*

7. Director/CEO – Contact Travel Ltd., Mostar, B&H (January–October 2017)

Contact Travel Ltd. is a limited liability company with a focus on tourism, hotel and catering industry. There have been five business units with 47 permanently employed staff and 8 seasonal workers. My main role as the CEO was to improve performance of the company and advance the tourism section that was the original idea of the company but largely ignored since the establishment in 2008. My task was

also to promote our businesses in the local and international markets through creation of new cooperation, partnerships and networks.

8. International Islamic Finance Manager – TOSAN, Tehran, Iran (June 2015 – March 2016)
My main role as the International Islamic Finance Manager, is to assist TOSAN with upgrading its core banking solutions to meet international Islamic finance needs. On top of that, I am responsible for providing in-house trainings on Islamic banking and finance, both for TOSAN and other clients in Iran. I am also responsible for international sales and marketing of its products, primarily of its core banking solutions.

9. Islamic Finance Manager – Indra Technology Solutions Malaysia Sdn. Bhd., Kuala Lumpur, Malaysia (December 2013 – March 2014) *Left the post in order to complete my PhD.*

As Islamic Finance Manager, my duties and responsibilities include but are not limited to the following:

- *Work on assignments or consultation required by Indra regarding Indra Group's clients in the Islamic finance in the areas of documentation, developing Shari'ah compliant products in the area of retail, corporate and treasury.*
- *Analyze Indra's IT solutions on request in order to define the works needed to be done in the solutions in order to comply with Islamic regulation (Shari'ah).*
- *Conduct, upon the request of Indra, research related work for Indra Group's clients.*
- *Preparation of commercial proposals.*
- *Conduct workshops on sites of Indra Group and at Indra Group's clients' sites.*
- *Assist Indra Group Software Development Team in work related to assessing Shari'ah compliance knowledge and know-how.*
- *Provide training sessions and workshops to Indra Group's clients.*

10. Shari'ah Coordinator – International Islamic Liquidity Management Corporation (IILM), Kuala Lumpur, Malaysia (February 2012 – March 2013)

As IILM's internal Shari'ah Coordinator, I am responsible for the coordination of IILM's Shari'ah processes, including (but not limited to) the following:

- *act as the initial point of reference for Shari'ah related issues*
- *act as the secretary to and coordinator for the Shari'ah Committee (SC)*
- *escalate any matters to management and the SC as necessary*
- *work with the business and legal team in designing and structuring transactions, taking into account various Shari'ah concerns*
- *participate actively in products development with internal and external parties*
- *ensure that documentation reflects Shari'ah considerations*
- *conduct research, legal analysis and market analysis*
- *conduct ongoing Shari'ah monitoring and reporting to SC*
- *communicate Shari'ah decisions by SC internally*
- *liaise with external Shari'ah officers and other related parties*
- *prepare periodic Shari'ah reports*
- *conduct internal Shari'ah trainings*

11. Consultant – Malaysian Rating Corporation Berhad (MARC), Kuala Lumpur (2011 – 2014)

As a consultant, I provide a training course on Sukuk (Islamic Certificates) twice a year.

12. Consultant – REDmoney Sdn. Bhd., Kuala Lumpur (2011 – 2015)

As a consultant, I provide training courses on various topics on Islamic banking and finance.

13. Consultant – Intuition Publishing Limited, Dublin, Ireland (June 2010 – September 2010)

As a consultant, I was tasked to develop an online/eLearning platform for HSBC Bank, namely:

- *Tutorial 1: HSBC Islamic aspects of corporate banking products;*
- *Tutorial 2: Case studies on bank / client interface on corporate banking products.*

14. Researcher – International Shari'ah Research Academy (ISRA), Kuala Lumpur, Malaysia (April 2009 – February 2012).

- *Coordinator for a number of research projects including a textbook on Islamic Financial System*
- *Working on products development for local and international banks and financial institutions*
- *Coordinator for Islamic Capital Market Unit*
- *Coordinator for Islamic Banking Unit*
- *Conducted day-to-day research activities*
- *Feature Editor for ISRA Bulletin*
- *Participated actively in various discussions and forums regarding arising issues in Islamic finance both with academia and practitioners*
- *Authored and co-authored a number of book chapters, academic papers in international refereed journals, conference and magazine articles*

15. Senior Associate – DD VGT Osiguranje (Insurance Company), Visoko, B&H (Nov 2007- March 2009).

- *Prepared weekly and monthly reports to the management*
- *Conducted market research and collected market data*
- *Reviewed policy and business plans*
- *Worked with sales team in evaluating projects, etc.*

16. Researcher (Internship), Kuwait Finance House (Malaysia) Berhad, (Dec 2006-March 2007).

- *Consultancy work done for possible introduction of Islamic microfinance in Malaysia*

17. Marketing Assistant, Unis Promex d.d. Sarajevo, B&H (Jan – May 2004).

- *Worked closely with government agencies in getting necessary documents for export of goods*
- *Establishing good relationship with foreign counterparties*
- *Helping in organizing and running of a presentation at a military fair in Malaysia*
- *Developed a website for the company*

18. Practical training at 'LOKmicro' (microfinance) company, Sarajevo, B&H (June – July 2001).

ACADEMIC / TEACHING EXPERIENCES

Mar 2020 -	Assistant Professor International University of Sarajevo, B&H. <i>Islamic Economics, Financial Management, Econometrics II.</i>
Oct '19 – Mar '20	Adjunct Professor International University of Sarajevo, B&H. <i>Introduction to Microeconomics, Money and Banking, Econometrics I.</i>
2017 - 2018	Lecturer College for Tourism and Management Konjic, B&H. <i>Banking, Financial Institutions & Markets, Public Finance, Monetary Economy, Principles of Management, Business Finance, Management of Small and Medium Enterprises.</i>

2008 - 2009	Assistant Lecturer Sarajevo School of Science and Technology, Sarajevo, B&H. <i>Econometrics</i>
2005 – 2007	Assistant Lecturer Kulliyyah of Economics and Management Sciences, IIUM. <i>Principles of Microeconomics</i>
2004 – 2005	Assistant for Research and Editing SPICE Department, IIUM.

ACADEMIC (OTHERS)

Aug 2008–June 2011 Features Editor, ISRA Bulletin, ISRA.

2010 – to date Member of Editorial Board, International Journal of Arts, Science and Commerce

ADMINISTRATIVE / LEADERSHIP EXPERIENCES

Oct '09 – Feb '12	Coordinator, Islamic Capital Market Unit, ISRA
2009 – Oct '09	Coordinator, Islamic Banking Unit, ISRA
2004 - 2006	President of Bosnian Student Society "BOŠNJAK" IIUM, Kuala Lumpur, Malaysia
May 2005	International League of Humanists Organizing Committee member for Annual Award Giving Ceremony where Tun Dr. Mahathir Mohammad was the main guest and recipient of the main award, "The Ambassador of Peace for Asia", Sarajevo, BiH.

CONSULTING / TRAININGS / PROFESSIONAL LECTURES CONDUCTED

1. Speaker at *World Halal Summit 2017* on the topic “Islamic Finance/Halal Industry between Ideals & Reality: Some Provoking Thoughts”, held in Istanbul, Turkey, 23-25 November 2017.
2. Speaker at *World Halal Summit 2016* on the topic “Global Economic Crisis from Islamic Finance Perspective”, held in Istanbul, Turkey, 15-17 December 2016.
3. Speaker at *World Halal Day 2016* on the topic “Investment Opportunities in Islamic Banking”, organized by Center for Halal Quality Certification & United World Halal Development, Opatija, Croatia, 2-4 November 2016.
4. Trainer for workshop on “Risks and Issues in Structuring Sukuk.” Organized by Malaysian Rating Corporation Berhad (MARC), 20-21 May 2015, Hotel One World, Kuala Lumpur.
5. Trainer for workshop on “Risks and Issues in Structuring Sukuk.” Organized by Malaysian Rating Corporation Berhad (MARC), 24-25 September 2014, Hotel One World, Kuala Lumpur.
6. Trainer for workshop on “Islamic Trade Finance: Structuring Shariah-Compliant Trade Finance Products.” Organized by MIF Training, REDmoney, 28-29 April 2014, Hotel Doubletree, Kuala Lumpur.

7. Trainer for workshop on “Risks and Issues in Structuring Sukuk.” Organized by Malaysian Rating Corporation Berhad (MARC), 23-24 April 2014, Hotel One World, Kuala Lumpur.
8. Guest Lecturer for Islamic Banking Master Program at the School of Economics and Business Sarajevo, University of Sarajevo, on topic “Islamic Certificates (*Sukuk*)”, 28 December 2013, Sarajevo, Bosnia & Herzegovina.
9. Trainer for “Islamic Finance Academy” program on Day 1 ‘Shariah Principles and Islamic Finance Contracts’ and Day 2 ‘Islamic Corporate Banking and Trade Finance.’ Organized by MIF Training, REDmoney, 9-10 December 2013, Renaissance Hotel, Kuala Lumpur.
10. Trainer for workshop on “Structuring Shariah–Compliant Trade Finance Products.” Organized by MIF Training, REDmoney, 13-14 November 2013, Renaissance Hotel, Kuala Lumpur.
11. Trainer for workshop on “Risks and Issues in Structuring Sukuk.” Organized by Malaysian Rating Corporation Berhad (MARC), 23-24 October 2013, Hotel One World, Kuala Lumpur.
12. Trainer for workshop on “Islamic Trade Finance.” Organized by MIF Training, REDmoney, 23-24 September 2013, Kuala Lumpur [In-house training for EXIM Bank].
13. Trainer for workshop on “Effective Sukuk Structuring: Case-driven Approach to Shariah Risk and Issues.” Organized by MIF Training, REDmoney, 3-4 September 2013, Renaissance Hotel, Kuala Lumpur.
14. Speaker at Sarajevo Halal Fair and Forum (SAHAF) on the topic “Global Trends in the Islamic Finance Industry”, Center Skenderija, Sarajevo, Bosnia & Herzegovina 16 May 2013 (via video recorded presentation).
15. Trainer for workshop on “Structuring Shariah–Compliant Trade Finance Products.” Organized by MIF Training, REDmoney, 14-15 May 2013, Hotel Doubletree, Kuala Lumpur.
16. Speaker on the topic “Islamic finance - Malaysian Experiences” for undergraduate students at Faculty of Economics, University of Sarajevo, 23 March 2013 (online via Skype).
17. Trainer for workshop on “Risks and Issues in Structuring Sukuk.” Organized by Malaysian Rating Corporation Berhad (MARC), 26-27 February 2013, Hotel One World, Kuala Lumpur.
18. Trainer for workshop on “Shari'ah Risks and Issues in Structuring Sukuk.” Organized by Malaysian Rating Corporation Berhad (MARC), 12-13 September 2012, Hotel DoubleTree by Hilton, Kuala Lumpur.
19. Trainer for workshop on “Islamic Trade Finance: Structuring Shariah–Compliant Trade Finance Products.” Organized by MIF Training, REDmoney, 20-21 March 2012, Hotel Doubletree, Kuala Lumpur.
20. Trainer for in-house training on “Basic Shari’ah Principles.” Organized by IILM for its staff. 16 January 2012, The Intermark, Kuala Lumpur.
21. Trainer for workshop on “Islamic Banking Principles & Malaysia as an International Islamic Financial Centre.” Organized by REDmoney 31 January 2012, The Ritz Carlton Hotel, Kuala Lumpur.
22. Speaker on the topic “The Islamic Financial System: It's Philosophy, Principles and Practices”, organized by Bosnian Islamic Society of Perth, WA, 8 January 2012, Social Sciences Lecture Theatre, University of Western Australia, Perth, Australia.
23. Presentation during the ISRA Council of Scholars meeting on “Issues Related to Late Payment Charges: A Dilemma Faced by Islamic Banks and Way Forward”, 30 November 2011, Hotel Intercontinental, Kuala Lumpur.

24. Speaker at the Asian Solidarity Economy Forum (ASEF 2011) on "Social Economy/Enterprise in Action: Islamic Initiatives", organized by Asian Social Entrepreneurs Coalition (ASEC), 31 October 2011, Cheras, Kuala Lumpur.
25. Trainer for workshop on "The Road to Sukuk Issuance: Shariah Risk and Issues." Organized by Malaysian Rating Corporation Berhad (MARC), 29 July 2011, Hotel Equatorial, Kuala Lumpur.
26. Trainer for MIF Training "Islamic Finance Law School" Session 1 entitled "Legal, Documentation & Shariah Issues for Islamic Corporate Banking." Organized by REDmoney 26 July 2011, Kuala Lumpur.
27. Speaker at the Special Session with EMBA Students from University of Wisconsin, Milwaukee on "Islamic Finance Industry: Current State, Challenges and Prospects", INCEIF Auditorium, 2 June 2011, Kuala Lumpur.
28. *Alternative Macroeconomic Policy* – Project Coordinator, 2011.
29. Speaker at the Actuarial Science and Risk Management Seminar 2010 (ASRM) on "Risk Management from Islamic Perspective", organized by Faculty of Science and Technology, Universiti Sains Islam Malaysia (USIM), 13 January 2010. Nilai, Kuala Lumpur.
30. Textbook on Islamic Financial Market "*Islamic Financial System: Principles & Operations*" – Project Leader, October 2009 – June 2011.
31. Trainer for Affin Bank In-House Programme by INCEIF "Murabahah and BBA," 30 September 2009, Affin Bank Berhad, Kuala Lumpur.
32. *Islamic Pricing Benchmark* – Project Coordinator, completed.
33. *A Comprehensive Review and Critical Appraisal of Islamic Home Financing* – Project Leader April 2009 – 2011.

PUBLICATIONS

A. Book/Chapter in Book Publications

1. Smolo, Edib (*forthcoming*) "Does Bank Concentration and Financial Development Contribute to the Economic Growth? Evidences from the OIC Countries." In A. Elzahi Saaid Ali et al. (eds.), *Enhancing Financial Inclusion through Islamic Finance, Volume II*, Palgrave Studies in Islamic Banking, Finance, and Economics, ISBN 978-3-030-39938-2, https://doi.org/10.1007/978-3-030-39939-9_3.
2. Smolo, Edib (2020) "Islamic Finance and Limited Purpose Banking (LPB): Two Sides of the Same Coin," pp. 100-116 (Chapter 6). In Abdul Rafay (Ed.) *Growth and Emerging Prospects of International Islamic Banking*, Hershey, PA: IGI Global. ISBN 978-1-799-81611-9. <https://doi.org/10.4018/978-1-7998-1611-9>.
3. Smolo, Edib (2019) "The Role of Waqf (Endowment) in Economic Development of Bosnia & Herzegovina: A Historical Overview and Future Prospects," pp. 59-83 (Chapter 6). In Khalifa Mohamed Ali, M. Kabir Hassan, and Abd elrahman Elzahi Saaid Ali (Eds.) *Reritalization of Waqf for Socio-Economic Development*, Volume I, Palgrave Macmillan. ISBN 978-3-030-18445-2. DOI 10.1007/978-3-030-18445-2.
4. Haneef, Rafe and Smolo, Edib (2015) "Sukuk Markets," pp. 411-471 (Chapter 9). In ISRA, *Islamic Capital Markets: Principles & Practices*, Kuala Lumpur: ISRA & Securities Commission Malaysia. ISBN 978-967-349-626-4.
5. Haneef, Rafe and Smolo, Edib (2014) "Reshaping the Islamic Finance Industry: Applying the Lessons Learnt from the Global Financial Crisis," pp. 21-39 (Chapter 2). In Habib Ahmed,

Mehmet Asutay and Rodney Wilson (eds.), *Islamic Banking and Financial Crisis: Reputation, Stability, and Risks*, Edinburgh: Edinburgh University Press. ISBN 978-0-7486-4761-3.

6. Smolo, Edib (2013) *Uvod u islamsku ekonomiju i finansije: teorija i praksa [An Introduction to Islamic Economics and Finance: Theory and Practice]*. Sarajevo: Dobra Knjiga. ISBN 978-9958-27-128-1.
7. Mirakhор, Abbas and Smolo, Edib (2013) "Risk Sharing as the Epistemological Foundation of Islamic Finance," pp. 29-66 (Chapter 2). In Kamali, Mohammad Hashim and Yussof, Sheila Aion (eds.), *Islamic Transactions and Finance: Principles and Developments*, Kuala Lumpur: The Malaysian Current Law Journal Sdn. Bhd & International Institute of Advanced Islamic Studies. ISBN 978-967-0379-32-6.
8. Smolo, Edib (2012) "Islamic Banking and Finance Moving Forward: Revisiting the Issue of Standardization." In Adawiah, Engku Rabiah and Oseni, Umar A. (eds.), *Essential Readings in Legal and Regulatory Issues in Islamic Finance*. Kuala Lumpur: CERT Publications, [forthcoming].
9. Mirakhор, Abbas and Smolo, Edib (2012) "Discovering the Roots of Conventional and Islamic Finance," pp. 148-153 (Chapter 19). In Dar, Humayon (ed.), *Global Islamic Finance Report (GIFR) 2012*, London: Edbiz Consulting Limited. ISBN 978-0-9570932-0-1.
10. Smolo, Edib (2012) "An Overview of Islamic Microfinance," pp. 217-237 (Chapter 9). In Trakic, Adnan and Tajuddin, Hanifah H.A. (eds.), *Islamic Banking and Finance: Principles, Instruments and Operations*. Ampang, Malaysia: The Malaysian Current Law Journal. ISBN 978-967-0379-01-2.
11. Smolo, Edib and Habibovic, Elmin (2012) "Barriers to Growth of Islamic Finance: Issue of Standardization," pp. 715-737 (Chapter 29). In Trakic, Adnan and Tajuddin, Hanifah H.A. (eds.), *Islamic Banking and Finance: Principles, Instruments and Operations*. Ampang, Malaysia: The Malaysian Current Law Journal. ISBN 978-967-0379-01-2.
12. ISRA (2011) *Islamic Financial System: Principles & Operations*. Kuala Lumpur: ISRA. ISBN 978-967-349-127-8 (Project Coordinator and co-author of three chapters).
13. Smolo, Edib and Hassan, M. Kabir (2010) "Capital Adequacy Requirements for Islamic Financial Institutions: Key Issues," pp. 61-66. In QFINANCE (Ed.), *Islamic Finance: Instrument and Markets*, London: Bloomsbury Information Ltd. ISBN 978-1-84930-017-9.
14. Smolo, Edib (2010) *Al-Bay' Bithaman Ajil, Musharakah Mutanaqisah and Ijarah Sukuk: A Theoretical Comparison*. Saarbrücken, Germany: Lambert Academic Publishing. ISBN 978-3-8383-5041-7.

B. Journal Publications

1. Edib Smolo, Mirzet Šeho, and M. Kabir Hassan (*forthcoming*), "Development of Islamic Finance in Bosnia and Herzegovina" *Journal of Economic Cooperation and Development (JECD)*, Vol. 41 No. 1.
2. Mirzet Šeho, Obiyathulla Ismath Bacha and Edib Smolo (*In Press*), "The effects of interest rate on Islamic bank financing instruments: cross-country evidence from dual-banking systems" *Pacific Basin Finance Journal*. DOI: <https://doi.org/10.1016/j.pacfin.2020.101292>
3. Smolo, Edib and Mirakhор, Abbas (2014) "Limited Purpose Banking (LPB) and Islamic Finance: Could LPB Model Be Applied to Islamic Finance?" *Humanomics (HIJSE)*, Vol. 30 No. 2, pp. 122-135.
4. Mirakhор, Abbas and Smolo, Edib (2014) "Epistemological Foundation of Finance: Islamic and Conventional." *Islamic Banking and Finance Review* Vol. 1 No. 1, pp. 1-24.
5. Mirakhор, Abbas and Smolo, Edib (2012) "The State of Islamic Finance: Post-Crisis and Future Prospects." *Money and Economy*, Vol. 6 No. 3, pp. 1-39.
6. Shabnam Mokhtar, Hamim Syahrum Ahmad Mokhtar, Edib Smolo and Abbas Mirakhор (2012) "Interest Free Banking as Means of Inclusive Finance in India: The Malaysian Paradigm." *Australian Journal of Islamic Banking and Finance (AJIBF)*, Vol. 1 No. 1, pp. 1-26.
7. Smolo, Edib (2011) "An Overview of Microfinance Sector in Bosnia and Herzegovina: Is There a Room for Islamic Microfinance?" *Journal of Islamic Economics, Banking and Finance*, Vol. 7 No. 2, pp. 85-105.

8. Smolo, Edib and Hassan, M. Kabir (2011) "The Potentials of *Mushārakah Mutanāqisah* for Islamic Financial Institutions: An Overview." *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 4 No. 3, pp. 237-258.
9. Rafe Haneef, Sherin Kunhibava and Edib Smolo (2011) "Mushārakah Mutanāqisah and Legal Issues: Case Study of Malaysia." *ISRA International Journal of Islamic Finance*, Vol. 3, No. 1, pp. 93-122.
10. Smolo, Edib and Ismail, Abdul Ghafar (2011) "A Theory and Contractual Framework of Islamic Micro-Financial Institutions' Operations." *Journal of Financial Services Marketing* on "Financial Services for the Poor," Vol. 15 No. 4, pp. 287-295.
11. Smolo, Edib and Mirakhор, Abbas (2010) "The Global Financial Crisis and Its Implications for the Islamic Financial Industry." *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 3 No. 4, pp. 372 - 385.
12. Smolo, Edib (2010) "*Al-Bay' Bithaman Ajil* (BBA) as Practiced in Malaysia: A Critical Review." *Journal of Islamic Banking and Finance*, Vol. 27, No. 1, pp. 60-75.

C. Conference Proceedings, Conference and Seminar Papers

1. Smolo, Edib (2018) 'Does Bank Concentration and Financial Development Contribute to the Economic Growth? Evidences from the OIC Countries.' A paper presented at the *The Role of Islamic Financial Inclusion in Achieving Sustained Economic Growth and Poverty Alleviation in IsDB Member Countries*. Organized by Islamic Research and Training Institute (IRTI) in collaboration with Ibn Sina University, Khartoum, Sudan, November 25-28, 2018.
2. Smolo, Edib (2017) 'The Role of Waqf (Endowment) in Economic Development of Bosnia & Herzegovina: A Historical Overview and Future Prospects.' A paper presented at the *Research Workshop on Revival of Waqf for Socio Economic Development*. Jointly organized by Islamic Research and Training Institute (IRTI), Islami Bank Bangladesh Limited (IBBL), & Center for Zakat Management (CZM), Dhaka, Bangladesh, November 4-5, 2017.
3. Smolo, Edib (2015) 'Introduction to Islamic Accounting.' A paper presented at the *26th Annual Islamic Banking Conference: "Global Experience of Islamic Finance: Financing Modes, Instruments, Services and Products"*. Organized by Iran Banking Institute, Central Bank of the Islamic Republic of Iran, Tehran, Iran, 1-2 September 2015.
4. Smolo, Edib and Mirakhور, Abbas (2012) 'Limited Purpose Banking (LPB) and Islamic Finance: Could LPB Model Be Applied to Islamic Finance?' In *Proceedings of the 2nd Global Islamic Marketing Conference, Abu Dhabi 17-18 January 2012*. The United Arab Emirates University and the International Islamic Marketing Association, Abu Dhabi, UAE, pp. 140-148.
5. Smolo, Edib, Rafe Haneef and Shabana M. Hasan (2012) 'Islamic Banks and the Issue of Late Payment Charges: Some Issues to Ponder.' In *Proceedings of the 2nd Global Islamic Marketing Conference, Abu Dhabi 17-18 January 2012*. The United Arab Emirates University and the International Islamic Marketing Association, Abu Dhabi, UAE, pp. 156-164.
6. Vejzagic, Mirza and Smolo, Edib (2011) 'Maqasid Al-Shari'ah in Islamic Finance: An Overview.' In Z. Kefeli, N. Ahmad, A. Shaharuddin, Z. Shafii, & H. Misbah (Eds.) *Post-Crisis Economic Challenges for the Contemporary Muslim Ummah: Proceedings of the 4th Islamic Economic System Conference 2011 (iECONS 2011)*, 4-5 October 2011. Universiti Sains Islam Malaysia (USIM), Nilai, Malaysia, pp. 511-527.
7. Mirakhور, Abbas and Smolo, Edib (2011) "The State of Islamic Finance: Post-Crisis and Future Prospects." A paper presented at the *21st Annual Conference on Monetary and Exchange Rate Policy*. Organized by Monetary and Banking Research Institute, Central Bank of the Islamic Republic of Iran, Tehran, Iran, 17-18 May 2011.

8. Smolo, Edib (2011) “An Overview of the Global Financial Crisis and Islamic Finance: Is Islamic Finance a Viable Alternative?” A paper presented at the *International Conference on Banking and Finance Perspectives (ICBFP 2011)*. Organized by Department of Banking and Finance, Eastern Mediterranean University, Famagusta – North Cyprus, 13-15 April 2011.
9. Rafe Haneef, Sherin Kunhibava and Edib Smolo (2011) “*Musharakah Mutanāqisah* and Legal Issues: Case Study of Malaysia.” A paper presented at the *Second Foundation of Islamic Finance Conference: ‘Islamic Banking Products: Theory, Practice & Issues.’* Organized by Universiti Putra Malaysia, Kuala Lumpur, Malaysia, 8-10 March 2011 [Arabic version of this paper was presented at the *3rd Shari'a Seminar: Musharakah (“Partnership”)*. Organized by Abu Dhabi Islamic Bank, Abu Dhabi, UAE, 19-20 January 2011].
10. Hakimah Yaacob, Marjan Mohammad and Edib Smolo (2010) “International Convention for Islamic Finance: Towards a Standardisation.” A paper presented at the *Annual Conference on Islamic Banking and Finance*. Organized by Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), Manama, Bahrain, 1-2 December 2010.
11. Haneef, Rafe and Smolo, Edib (2010) “Reshaping the Islamic Finance Industry: Applying the Lessons Learnt from the Global Financial Crisis.” A paper presented at the *Durham Islamic Finance Conference 2010: ‘Islamic Finance and Financial Crisis: Issues at Regulatory, Organizational and Product Levels,’* Organized by Durham University, Durham, U.K. and IRTI, Jeddah, Saudi Arabia, 14-15 July 2010.
12. Smolo, Edib and Habibovic, Elmin (2010) “Islamic Banking and Finance beyond Borders: Issue of Standardization.” A paper presented at the *International Conference on Islamic Banking & Finance: ‘Cross Border Practices & Litigations.’* Organized by Harun M. Hashim Law Centre, International Islamic University Malaysia, Kuala Lumpur, Malaysia, 15th - 16th June 2010.
13. Shabnam Mokhtar, Hamim Syahrum Ahmad Mokhtar, Edib Smolo and Abbas Mirakhori (2010) “Interest Free Banking as Means of Inclusive Finance in India: The Malaysian Paradigm.” A paper presented at the *International Conference on ‘Interest Free Banking as Means of Inclusive Finance in India.’* Organized by Department of Economics, AKI's Poona College of Arts, Science & Commerce, Pune, India, 19-20 March 2010.
14. Smolo, Edib (2009) “Sustainable Growth of Islamic Financial Industry (IFI): Some Unresolved Issues.” A paper presented at *Curtin International Business Conference*. Organized by School of Business, Curtin University of Technology, Sarawak, Malaysia, 10th-12th December 2009.
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F. Editing and Translating

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G. Book Reviews

1. Smolo, Edib (2010) Jimmy Stewart is Dead: Ending the World’s Ongoing Financial Plague with Limited Purpose Banking, by Laurence J. Kotlikoff, *IIUM Journal of Economics & Management*, Vol. 18 No. 2, pp. 255-259. International Islamic University Malaysia.
2. Smolo, Edib (2007) Confessions of Economic Hit Man, by John Perkins, *Intellectual Discourse*, Vol. 15, No. 1, pp. 105-108, International Islamic University Malaysia.

SKILLS

Computer literate: MS Office (Word, PowerPoint, Excel etc.)

Econometric software: STATA

Graphic design tools: Adobe Products (InDesign, Photoshop & Illustrator)

Strong analytical and problem-solving abilities.

Communication skills: I was a member of IIUM English Public Speaking Debate club for four years of the studies. Participated in over 50 debates locally as well as internationally. I also adjudicated several tournaments both national and international.

LANGUAGES

Bosnian	(Native)
English	(Professional)
Arabic	(Good)
Bahasa Malayu	(Basics)
German	(Beginner)

GOALS / OBJECTIVES

Seeking Career in teaching or working in the field of Banking, Finance, Insurance and/or Capital Market with special reference to the Islamic Takaful, Banking and Finance or anywhere else where my knowledge could be of use to my family, the humankind and me in general.

