

<b>Europass Curriculum Vitae</b>	
<b>Personal information</b>	
First name(s) / Surname(s)	<b>Žaklina Deretić</b>
Address(es)	Braće Grbića 136, Herceg-Novi, Montenegro
Telephone(s)	+382 (0)68 466 348
E-mail	zaklina.deretic@bencomltd.com
Date of birth	November 13 <sup>th</sup> 1986
Gender	Female
Citizenship	Montenegrin
<b>Desired employment / Occupational field</b>	<b>Audit, Accounting, Consulting, Corporate finance</b>
<b>Work experience</b>	
	<b>NACIONALNO CERTIFIKACIONO TIJELO MONTECERT" doo Herceg Novi</b>
<b>Dates</b>	December 2016-present
Occupation or position held	Director
Main activities and responsibilities	<ul style="list-style-type: none"> <li>▪ Maintaining the general ledger and journal i.e. the main financial bookkeeping in accordance with analytic chart of accounts</li> <li>▪ Procurement and material accounting</li> <li>▪ Keeping analytical evidence of fixed assets and small inventory with calculation of depreciation i.e. correction of values</li> <li>▪ Keeping analytical evidence of buyers and suppliers and the other liabilities and receivables</li> <li>▪ Creation of financial statements (annual reports), i.e. the other reports (balances), mandatory by the law, in compliance with set deadlines on regulated forms according to provisions of legal regulations and secondary legislation and timely submission to competent authorities.</li> <li>▪ Calculation of income tax in accordance with existing regulations in Montenegro</li> <li>▪ Calculation of property tax in accordance with existing regulations in Montenegro</li> <li>▪ Compliance and submission of annual personal income tax declaration</li> <li>▪ certification services: quality management systems (according to MEST EN ISO 9001: 2016), environmental management systems (according to MEST EN ISO 14001: 2016), occupational health and safety management system (according to MEST OHSAS 18001: 2010), food safety management systems (according to ISO 22000), information security management systems (according to ISO / IEC 27001), energy management systems (according to ISO 50001) and HACCP system (as per CAC / RC 1-1969, Rev. 4 2003)</li> <li>▪ Vendor verification and evaluation services according to different criteria (ISO standards, industry standards, contracts, etc.).</li> </ul>
Name and address of employer	Nacionalno sertifikaciono tijelo Montecert d.o.o. Herceg-Novi Accredited certification body for conformity assessment Tel: + 382 (0) 67 221 568 <b>Email: zaklina.deretic@bencomltd.com</b>
	<b>Perspektiva konto d.o.o. Herceg-Novi</b>
<b>Dates</b>	March 2015 – December 2016

Occupation or position held	Director
Main activities and responsibilities	<ul style="list-style-type: none"> <li>▪ Maintaining the general ledger and journal i.e. the main financial bookkeeping in accordance with analytic chart of accounts</li> <li>▪ Procurement and material accounting</li> <li>▪ Keeping analytical evidence of fixed assets and small inventory with calculation of depreciation i.e. correction of values</li> <li>▪ Keeping analytical evidence of buyers and suppliers and the other liabilities and receivables</li> <li>▪ Creation of financial statements (annual reports), i.e. the other reports (balances), mandatory by the law, in compliance with set deadlines on regulated forms according to provisions of legal regulations and secondary legislation and timely submission to competent authorities.</li> <li>▪ Calculation of income tax in accordance with existing regulations in Montenegro</li> <li>▪ Calculation of property tax in accordance with existing regulations in Montenegro</li> <li>▪ Compliance and submission of annual personal income tax declaration</li> </ul>
Name and address of employer	Perspektiva konto d.o.o. Herceg-Novi Accounting and consulting agency Herceg-Novi, Prizrenska 19 Tel: + 382 (0) 31 331 860
	<b>Business line d.o.o. Herceg-Novi</b>
<b>Dates</b>	October 2013 – March 2015
Occupation or position held	Accountant
Main activities and responsibilities	<ul style="list-style-type: none"> <li>▪ Maintaining the general ledger and journal i.e. the main financial bookkeeping in accordance with analytic chart of accounts</li> <li>▪ Procurement and material accounting</li> <li>▪ Keeping analytical evidence of fixed assets and small inventory with calculation of depreciation i.e. correction of values</li> <li>▪ Keeping analytical evidence of buyers and suppliers and the other liabilities and receivables</li> <li>▪ Creation of financial statements (annual reports), i.e. the other reports (balances), mandatory by the law, in compliance with set deadlines on regulated forms according to provisions of legal regulations and secondary legislation and timely submission to competent authorities.</li> <li>▪ Calculation of income tax in accordance with existing regulations in Montenegro</li> <li>▪ Calculation of property tax in accordance with existing regulations in Montenegro</li> <li>▪ Development of periodic financial reports (at the bank's request, upon the request of tax legal persons due to loan contracts etc.)</li> <li>▪ Compliance and submission of annual personal income tax declaration</li> </ul>
Name and address of employer	Business line d.o.o. Herceg-Novi Accounting and consulting agency Herceg-Novi, Prizrenska 19 Tel: + 382 (0) 31 331 950 Email: <a href="mailto:office@bencomltd.com">office@bencomltd.com</a>
	<b>Bencom d.o.o. Herceg Novi</b>
<b>Dates</b>	January 2010 – October 2013
Occupation or position held	Accountant

Main activities and responsibilities	<ul style="list-style-type: none"> <li>▪ Maintaining the general ledger and journal i.e. the main financial bookkeeping in accordance with analytic chart of accounts</li> <li>▪ Procurement and material accounting</li> <li>▪ Keeping analytical evidence of fixed assets and small inventory with calculation of depreciation i.e. correction of values</li> <li>▪ Keeping analytical evidence of buyers and suppliers and the other liabilities and receivables</li> <li>▪ Creation of financial statements (annual reports), i.e. the other reports (balances), mandatory by the law, in compliance with set deadlines on regulated forms according to provisions of legal regulations and secondary legislation and timely submission to competent authorities.</li> <li>▪ Calculation of income tax in accordance with existing regulations in Montenegro</li> <li>▪ Calculation of property tax in accordance with existing regulations in Montenegro</li> <li>▪ Development of periodic financial reports (at the bank's request, upon the request of tax legal persons due to loan contracts etc.)</li> <li>▪ Compliance and submission of annual personal income tax declaration</li> </ul>
Name and address of employer	<p>Bencom d.o.o. Herceg Novi  Accounting and consulting agency  Herceg Novi, Prizrenska 19  Tel: + 382 (0) 31 331 860,  Email: stevo.miseljic@bencomltd.com</p>
<b>Education</b>	
<b>Dates</b>	September 2009 - June 2010
Title of qualification awarded	Master of Economics Sciences
Principal subjects/occupational skills covered	Finance and banking
Name and type of organisation providing education and training	School of Economics – University of Montenegro
Level in national or international classification	Level VIII in the national classification
<b>Dates</b>	September 2005 – July 2009
Title of qualification awarded	Graduated economist – Banking
Principal subjects/occupational skills covered	Analysis of stock market operations, fiscal economics, banking management
Name and type of organisation providing education and training	School of Economics – University of Montenegro
Level in national or international classification	Level VII in the national classification
<b>Dates</b>	September 2001 – June 2005
Title of qualification awarded	Graduated Middle School of Economics Ivan Goran Kovačić in Herceg Novi
Principal subjects/occupational skills covered	Mathematics and economics
Name and type of organisation providing education and training	Middle School Ivan Goran Kovačić in Herceg Novi
Level in national or international classification	Level IV in the national classification
<b>Personal skills and competences</b>	
Mother tongue(s)	Serbian

Other language(s)										
Self-assessment	Understanding					Speaking				Writing
European level (*)	Listening		Reading		Spoken interaction		Spoken production			
English	1.	good	1.	good	1.	good	1.	good	1.	good
Italian	2.	good	2.	good	2.	good	2.	good	2.	good
Social skills and competences	Communicative, responsible, reliable, initiative, open for new challenges, individual and team worker, creative, patient, sense of cooperation									
Organisational skills and competences	Organizational planning, decision-making skills, good leader									
Technical skills and competences	Presentation equipment, digital equipment, etc.									
Computer skills and competences	Microsoft Office (proficient user)									
Other skills and competences	Oratory skills, writing skills									
Driving licence	Driving license "B"									

### PROJECTS

**Erasmus+ project: GROWTH** [ period 2023 – 2026 ] – 101083212 – GAP-101083212 (Greening Relevance in Operations in Western Balkan Tertiary-Education Habitats) Capacity building in the field of higher education (ERASMUS-EDU-2022-CBHE)  
Position on the project: Administrative financial staff

**Erasmus+ project: GEAR** [ period 2023 – 2026 ] - 101129408, GEAR: Gender Equality in Academia and Research), Capacity building in the field of higher education (ERASMUS- EDU-2023-CBHE), Leader of the project Faculty of Management Herceg Novi.  
Position on the project: Administrative financial staff

**Erasmus+ project: HAWKING** [ period 2023 – 2026 ] - 101128741, HAWKING: Harvesting (digital) Alternation in Ways that Knock-down Inaccessibility of New Generations), Capacity building in the field of higher education (ERASMUS-EDU-2023- CBHE)  
Position on the project: Administrative financial staff