THE GERMAN HIGHER EDUCATION INSTITUTION
INSTITUTE FOR BUSINESS & MANAGEMENT HEIDELBERG SKOPJE

FORM OF REGISTRATION

Please, after completing the application sent to: info@ibmh.es.eu
or you can register your e-mail on web site: www.ibmh.es.eu

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WAY IBMHS
TOP EXPERTS & PROFESORS COMING FROM AROUND THE WORLD

- Prof. Dr. Ulrich Zeitel (Managing director of the FORUM Institute for Management, Heidelberg, Germany)
- Prof. Dr. Ronald Gleich (Professor at Frankfurt School of Finance & Management, Germany)
- Dr. Brigitte Spielmann (Weldbraeu GMBH & CO., Germany)
- Prof. Dr. Mike Schulze (CBS International Business School, Mainz, Germany)
- Prof. Dr. Ivan Shverko (Head Of Risk Management at PBZ Invest, Croatia)
- Prof. Dr. Perizat Daglioglu, (Rector at University of Applied Management Studies, Manheim, Germany)
- Prof. Dr. Michael Nagy (University of Applied Management Studies, Manheim, Germany)
- Prof. Dr. Dolores Sanchez Bengoa (Vice President at University of Applied Management Studies, Manheim, Germany)
- Prof. Dr. Heimo Losbichler, (Dean of the School of Management at the University of Applied Sciences Upper Austria)
- Carl Braun (Senior Director Controlling, Alfred Kärcher SE & Co. KG, Germany)
- Sabine Hartje, (Principal, Horváth & Partners Management Consultants, Germany)
- Prof. Dr. Bernd Hacker, (University of Applied Sciences, Rosenheim, Germany)
- Prof. Dr. Ronald Kuppka, (Head of Financing Team at Bankhaus Lampe KG, Düsseldorf and Frankfurt, Germany)
- Prof. Dr. Andreas Wald (University of Agder, Norway)
- Dr. Volker Nestle (Head of R&D, Trumpf, Germany)
- Dr. Nina Schniering (Head of Business Development, Messe München, Munich, Germany)
- Dr. Stefan Hofmann (Vice President Finance FRS EMEA, Voith, Heidenheim, Germany)
- Dr. Klaus Geissdörfer (CEO, ZF Industries, Passau, Germany)
- Stephan Dollinger (Lawyer Stuttgart, Germany)
- Dr. Rainer Winge (Südzucker AG, Mannheim, Germany)
- Prof. Matthias Bank (University of Innsbruck, Austria)
- Tomer Zaharovic (Managing Partner, Sunstone Compliance Strategy Group, United Kingdom)
- Johnon J. Papas (Director, Business Development at Moody's Analytics, USA / Canada)
- Marie Muldowney, (Managing Director at Moody's Analytics, Canada)
- René Desbiolles (Director of International Division at L'École supérieure de la banque, France)
- Corinne Ianboukhtine (Tenders International Department at L'Ecole supérieure de la banque, France)
- Prof. PhD. Nikola Fabris (Voice-governor form Montenegro Central Bank, Montenegro)
- Prof. PhD. Michel Faulend (Voice-governor form Croatia Central Bank, Croatia)
- Prof. PhD. Kemal Kozaric (Ex-Governor form Bosnia and Herzegovina Central Bank, BIH)
- Prof. PhD. Dejan Shoshkic (Ex-Governor form Serbia Central Bank, Serbia)
- Mr Miloica Dakic, (Ex- governor form Montenegro Central Bank, Montenegro)
- Don Green, (Executive Director at The Napoleon Hill Foundation, Wise, Virginia, USA)
- Rachel Lynn Carter (The University of Virginia’s College at Wise, USA)
OUR PARTNERS

FOUR PILLARS OF THE IBMHS EDUCATION

Seminars & Conferences
E-Learning programs
Executive Certification
IBMHS University

Institute for Business & Management
HEIDELBERG
Skopje
PROGRAM OF WORK
OUR ACTIVITIES ARE CATEGORIZED IN THE ANNUAL WORK PROGRAM, THAT IS:

- Open seminars for the financial sector
- In-house seminars
- Seminars for businesses
- Open seminars for the public sector
- School of Finance
- School of Banking
- School of IT
- College for Digital & Design Communication
- College for Developers
- Heidelberg College for Controlling

All seminars will begin at 9:00 am and last until 4:30 pm.

The time interval of 7 hours and 30 minutes is filled with 6 hours of active labor (4 blocks of 1 hour and 30 minutes), two coffee breaks (15 min) and lunch (60 minutes).

The maximum number of participants in an open seminar is limited to 15, and the price includes: materials for participants, refreshments during coffee breaks, and lunch.

At the end of the training all participants will receive a certificate.
### BANKING ACTIVITIES WITH COMPANIES
- Credit analysis - Corporate vs. Risk aspect
- Structuring the credit proposal in order to reduce credit risk
- Advanced techniques for analyzing financial reports
- Analysis of cash flows
- Effective approval of placements
- Analysis of financial statements of SMEs on the Industry
- Significance of the monitoring process for crediting the economic agents
- Advanced techniques for selling bank products and managing Corporate Clients

### CHARGING OF RECEIVABLES AND TROUBLED MARKETS
- Alternative approaches to solving the problem markets under the applicable regulations and practice
- Analysis and management of placements with various warning signs
- Workout - Recovery of doubtful debts

### LEGAL AFFAIRS AND PREVENTION OF MONEY LAUNDERING
- Providing funds in banking
- Fraud in banking and how to protect against it
- Fraud in banking with emphasis on internal fraud
- Prevention of Money Laundering and Terrorism Financing
- Financial reporting in banks

### BANKING MANAGEMENT NETWORK
- Organization of work and enhance the performance of branch

### BANKING RISK MANAGEMENT
- Managing the liquidity risk
- Challenges in the management of the operational risk
- Managing the legal and the reputational risk
- Managing the Operational Risk in Insurance
- Managing the Credit Risk in banks
- Managing the Credit Risk on a portfolio level
- Managing the Market Risks
- Managing the risks in the Bank - Risk Management Simulation
- Internal assessment of capital adequacy (ICAAP) and determining the amount of the allowance
- Basel II and Basel III - Capital and Credit Risk Standards
- Basel III - International Standards for Management of Capital and Liquidity Risks
### GENERAL MANAGEMENT
- Effective human resources team
- Human resources managers
- Advanced management skills
- Importance of effective internal communication for successful operation of the organization
- Data protection in financial institutions
- Management effects through emotional intelligence, motivation and communication in the business environment
- Successful communication in English in international business environment
- Successful communication in German in the international business environment
- Business English for bankers (48 hours)
- German for Business Banker (48 hours)
- Improving sales skills
- Sales of financial products and services to customers
- Improving services to clients

### SEMINARS FOR FINANCIAL INSTITUTIONS
- Internal audit based on risk relative to other functions within the organization
- Factoring and Forfeiting
- Application of the Law for financial discipline
- IAS 39 Financial instruments - Knowledge and evaluation
- Compliance of financial institutions
- Controlling - Instruments for Increasing the Efficiency and Profitability of the Bank

### SEMINAR ON INSURANCE COMPANIES
- IAS 8 - Selection, use and disclosure of changes in accounting policy in insurance
- Bank Insurance
- Channels of distribution of insurance products

### ABIT CUP - SIMULATION OF BANKING OPERATIONS
- International competition of banks and companies in:
  - North Macedonia, Serbia, Croatia, Montenegro, Bosnia, Slovenia, Bulgaria, Albania and Kosovo, which aims, through computer simulation of controlling operations to select the best Banking team.

### BANKING ACTIVITIES WITH INDIVIDUALS
- Credit and credit analysis process for individuals
- Improving sales through personalized approach to customer

### BANKING WITH COMPANIES AND INDIVIDUALS
- Effective management of cash in Banking
- Specificity of the domestic payment and direct obligations
- The fundamentals and the application of financial mathematics in Banking
- International Payment - specific examples of banking practice
- Strategic Planning in Banking
SCHOOLS

School of Banking

Certified Branch Manager
Certification In Banking Supervisory Standards
Certified Risk Manager & Credit Analyst
Certified Compliance Specialist
Certified Trade Finance Specialist

School of IT

College for Digital Design Communication
College for Developers
Certification In Business Intelligence & Big Data
Specializations are part of the dual master studies of the German MBA program in Finance & Controlling, supported by:

- FORUM Institute of Management - Heidelberg (Germany),
- C & MEA - Controlling & Management Excellence Academy (Germany)
- University of Applied Management Studies - Mannheim (Germany),
- Strascheg Institute for Innovation and Entrepreneurship - SIIE (Germany),
- University of Applied Sciences - Stern (Austria),
- Frankfurt School of Finance & Management (Germany)
- Academy of Banking and Information Technology - ABIT

The studies are accredited by the Ministry of Education (the Accreditation and Evaluation Board of the Higher Education) and developed in cooperation with EBTN (European Banking and Insurance Service Association) from Brussels.

At the end of the specialization you will get:

- Transfers ECTS (credits) of the international master’s degrees;
- ECVET-European Credit points for Vocational Education and Training (European Credit and Teacher Education and Learning Center); according to the European Qualifications Framework;
- Specialist Certificate - Diploma of Project Management in accordance with the European Year of
- Education in accordance with European Quality Assurance for Education and Training (EQAVET) - Provision of European Qualifications and Teaching Education.
MBA in Finance & Controlling (One year)

FIRST SEMESTER
30 ECTS

- 1. New financial technologies
- 2. Business Controlling 1
- 3. Elective course for semester 1
- 4. Elective course (List of courses for personal improvement)

SECOND SEMESTER
30 ECTS

- 1. Master thesis
- 2. Elective course for semester 2

After two years of studies, you will take Master of Science - MBA in Finance and Controlling. Note: you have opportunity to choose between fourth different major EU certification (from European Banking Association from Brussels) and to focus your MBA’s studies specifically on your career planning:

- Risk Management (EU Certificate according European Banking Federation in Brussels)
- Credit Analysis (EU Certificate according European Banking Federation in Brussels)
- Compliance (EU Certificate according European Banking Federation in Brussels)
- Business Controlling (German Diploma from HORVAT Academy®)

MBA in Finance & Controlling (Two years)

FIRST SEMESTER
30 ECTS

- 1. Banking and banking operation
- 2. Practical financing accounting
- 3. Management and Leadership skill
- 4. Elective course for semester 1

SECOND SEMESTER
30 ECTS

- 1. Business Controlling 1
- 2. Elective course (List of courses for personal improvement)
- 3. Elective course for second semester 2

THIRD SEMESTER
30 ECTS

- 1. New financial technologies
- 2. Elective course for semester 3

FOURTH SEMESTER
30 ECTS

- 1. Internship or Research Project
- 2. Master thesis
# Master in Business Data Governance & BI (One year)

**FIRST SEMESTER**

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<thead>
<tr>
<th>Course</th>
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<tbody>
<tr>
<td>1. New financial technologies</td>
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<tr>
<td>2. Business Intelligence and Big Data</td>
</tr>
<tr>
<td>3. Elective course for semester 1</td>
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<tr>
<td>4. Elective course for second semester</td>
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**SECOND SEMESTER**

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<th>Course</th>
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<tbody>
<tr>
<td>1. Master thesis</td>
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<td>2. Elective course for semester 2</td>
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After two years of studies, you will take Master of Science – Business Data Governance & Business Informatics. Note: you have opportunity to choose between fourth different major EU certification (from European Banking Association from Brussels) and to two your MBA's studies specifically on your career planning:

- Certificate CISA/ISACA
- Horváth Program BI & Big Data (German Diploma from HORVAT Academy®)

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# Master in Business Data Governance & BI (Two years)

**FIRST SEMESTER**

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<tr>
<th>Course</th>
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<tbody>
<tr>
<td>1. Data Analytics</td>
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<td>2. Introduction to Digital Cryptography</td>
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<tr>
<td>3. Infrastructure of Corporate information systems</td>
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<td>4. Elective course for first semester</td>
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**SECOND SEMESTER**

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<th>Course</th>
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<tbody>
<tr>
<td>1. Business intelligence and Big data</td>
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<tr>
<td>2. Elective course for second semester (from the list of free elective courses for personal improvement)</td>
</tr>
<tr>
<td>3. Elective course for second semester</td>
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**THIRD SEMESTER**

<table>
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<th>Course</th>
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<tbody>
<tr>
<td>1. New financial technologies</td>
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<td>2. Elective course for first semester</td>
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**FOURTH SEMESTER**

<table>
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<th>Course</th>
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<tbody>
<tr>
<td>1. Practical instruction and project</td>
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<td>2. Master thesis</td>
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DEANS BOARD

Prof. Dr. Ulrich Zeitel (Managing director of the FORUM Institute for Management, Heidelberg)
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