

MOJCA GORNJAK

Nationality: Slovenian

Gender: Female

✉ **Email address:** mojca.gornjak@issbs.si

in **LinkedIn :** <https://www.linkedin.com/in/mojcagornjak/>

📍 **Address :** CESTA NA BUKOVEC 81, 2313 FRAM (Slovenia)

WORK EXPERIENCE

Development specialist

Pozavarovalnica Sava, d.d. [1 Jan 2020 – Current]

Address: Ljubljana (Slovenia) - www.sava-re.si

- **Business or sector:** Financial and insurance activities

- work in accounting (monitoring and introduction of innovations in the field of taxes - VAT, income tax, IFRS, ...)
- support the Group in carrying out the accounting for leases in accordance with IFRS 16
- participation in a project to replace the International Financial Reporting Standard with insurance contracts - IFRS 17
- participating in the preparation of part of the data for Solvency II
- participate in the preparation of quarterly and annual reports on operations.

Assistant professor -part time job

International School for Social and Business Studies [23 Nov 2018 – Current]

Address: Mariborska cesta 7, 3000 Celje Celje (Slovenia) - www.issbs.si

City: Celje

Country: Slovenia

- **Business or sector:** Education

Assistant professor and course manager (additional contract) in:

- Business Economics (1st Bologna degree),
- Economics and Accounting (1st Bologna degree),
- Management accounting (1st Bologna degree),
- Finance (taxation part) (1st Bologna degree).

College of Accounting and Finance (Visoka šola za računovodstvo),

Stegne 21, Ljubljana

Assistant professor and course manager at:

- Economics of Firm (1st Bologna degree) and
- Economics of Firms (2nd Bologna degree).

Head of accounting

Pozavarovalnica Sava, d.d. [1 Jul 2018 – 31 Dec 2019]

Address: Ljubljana (Slovenia) - www.sava-re.si

- **Business or sector:** Financial and insurance activities

Managing and coordinating the accounting department of the company:

- the introduction and implementation of IFRS 16 - Leases - Implementation of new standard in Company and Group,
- Participation in IFRS 17 - Insurance Contracts project,
- introduction of internal controls in the field of VAT,
- calculation of the deduction share,
- preparation of planning data,
- monitoring of changes in the area of taxes, IFRS, pay regulations, ..

Lecturer and senior lecturer - part time job

ISSBS Slovenia - International School for Social and Business Studies [1 Oct 2011 – 22 Nov 2018]

Address: Mariborska cesta 7, 2000 Celje (Slovenia) - www.issbs.si

City: Celje

Country: Slovenia

- **Business or sector:** Education

Lecturer and senior lecturer at 1st Bologna degree (additional contract) in:

- business economics,
- management accounting,
- finance and taxes (issues of taxation).

Authorised representative of Board of Management

Sava pension company, joint stock company (until 1.7.2017 Moja naložba, pokojninska družba, d.d.) [

1 May 2008 – 30 Jun 2018]

Address: Ulica Vita Kraigherja 5, 2000 Maribor (Slovenia) - www.sava-pokojninska.si

City: Maribor

Country: Slovenia

- **Business or sector:** Financial and insurance activities

- member of the project of replacement of IAS 39 with IFRS 9 at Sava Re,
- member of the working group at Slovenian insurance association for preparation of guidelines for insurers for IFRS 9,
- cooperation with Agency for Insurance Supervision in the preparation of implementing regulations in accordance with IFRS 9,
- the classification and measurement of financial instruments in accordance with IFRS 9 and comparison with IAS 39 at pension company,
- implementation of the SPPI test and cooperation in the preparation of PD and LGD for financial instruments,
- preparation of data and calculation of ECL (expected credit losses),
- preparation for replacement of IAS 39 with IFRS 9,
- preparation of monthly reports for management board, supervisory board and its audit commission,
- preparation of monthly and quarterly reports for the Agency for Insurance Supervision (reporting on capital and a calculation of capital adequacy, financial statements of the company and separate financial statements for pension funds: balance sheet, statement of profit and loss, statement of comprehensive income, report on revaluation adjustments of capital, reporting on shareholders of the company, statistics, ...),
- preparation of the annual business plan with financial statements and with a three or five-year projection (preparation of data on the amount of funds, premiums, purchases, yields, unit value, number of units),
- analyzing the business and comparing the realization with the planned operations of the company and for pension funds,
- coordination of the sector of finance and accounting,
- preparation and updating of internal acts of the Company,
- commissioner for the Prevention of Money Laundering and Terrorist Financing,
- production of an annual report of the Company and lifecycle funds,
- coordination of IT areas,
- implementation of the new program for investments,
- verification of the information security,
- preparation and implementation of the stress test in accordance with the guidelines of EIOPA.

Executive director

MOJA NALOŽBA pension company, d.d. [28 Apr 2003 – 30 Apr 2008]

Address: Ulica Vita Kraigherja 5, 2000 Maribor (Slovenia)

- **Business or sector:** Financial and insurance activities

- Coordination of the finance sector, the sector accounting,
- Implementation of investment policies,
- Preparation of reports for management, supervisory board, the Agency for Insurance Supervision,
- Compilation of financial statements,
- Preparation of data and reports for and from application IN2,
- Produce an annual business plan,
- Produce an annual report of the company,
- Monitoring and managing liquidity,
- The introduction of internal acts of the Company,
- Cooperation with external auditors.

Member of the Management Board (CFO)

DRUGA PENZIJA, pension company, d.d. [1 Oct 2001 – 15 Apr 2003]

Address: Ulica Vita Kraigherja 5, 2000 Maribor (Slovenia)

- **Business or sector:** Financial and insurance activities

Preparation of documentation for the establishment of a pension company in accordance with the new Pension Insurance Act (preparation of a business plan, preparation of financial statements for a five-year period, calculation of capital adequacy, preparation of investment policy, etc.). Hearing at Insurance Supervision Agency (AZN) for a membership at Board of Management.

- Control and management of finance, investment, accounting,
- Implementation of investment policies,
- Compilation of financial reports and statements,
- Preparation of an annual report,
- Producing reports for the Supervisory Board, the Insurance Supervision Agency, and other supervisory bodies, etc.,
- Marketing activities in the acquisition of customers,
- Cooperation with external auditors

Director of Sector of Treasury

POŠTNA BANKA SLOVENIJE, d.d. [27 Jun 2000 – 30 Sep 2001]

Address: Ulica Vita Kragiherja 5, 2000 Maribor (Slovenia)

- **Business or sector:** Financial and insurance activities

- Marketing activities in the acquisition of deposits from customers and noncustomers,
- Lead and manage the treasury sector,
- Management of liquidity, liquidity ratios,
- Cooperation with banks in the interbank market,
- Development of documents for bond bank,
- Implementation procedures for listing,
- Preparation of materials for the merger of the bank with another bank (Treatise, business plan, monitoring the implementation of decisions, etc.),
- Active participation in the design bank's security policies,
- Co-design elaborate on risk management in bank,
- Co-design strategy of the Bank;

Membership:

- Member of the bank's college,
- Member of the credit committee of the bank,
- Member of the liquidity commission of the bank,
- Deputy Chairman of the Bank's ALCO Committee
- Member of the Treasury Committee of the Bank Association of Slovenia;

Specialist for securities

POŠTNA BANKA SLOVENIJA, d.d. [1 Sep 1998 – 26 Jun 2000]

Address: Ulica Vita Kraigherja 5, 2000 Maribor

- **Business or sector:** Financial and insurance activities

- securities portfolio management for 30 percent of total assets (around 100 mio €) of bonds, bills, treasury bills, ...

Head office

Mariborska borzno posredniška hiša, d.o.o. [1 Sep 1994 – 31 Aug 1998]

Address: Ulica Vita Kraigherja 4, 2000 Maribor (Slovenia)

- **Business or sector:** Financial and insurance activities

- brokerage for the clients,
- investment advisory,
- licensed broker at Ljubljana stock exchange,
- licensed broker at the commodity exchange;

EDUCATION AND TRAINING

PhD in Economics

International School for Social and Business Studies [1 Oct 2014 – 16 Jan 2018]

Address: Celje (Slovenia)

www.issbs.si

Field(s) of study: Business and administration

Level in EQF : EQF level 8

The three-year doctoral program is contemporary, internationally comparable and enables the development of new management knowledge and skills, with an emphasis on knowledge management in its broadest sense, in the region and in the wider Slovenia. Knowledge management is a multidisciplinary field offering numerous research challenges in terms of the individual, group and company levels, as well as in terms of its interaction with other disciplines such as economics, education, informatics, management, business studies, sociology, etc.

Doctoral dissertation with a title:

REPLACEMENT OF INTERNATIONAL FINANCIAL REPORTING STANDARDS - FINANCIAL INSTRUMENTS:
research of effect on management - a case study of the pension company.

Doctoral dissertation refers to the replacement of the existing IAS 39 and replaces it with a new standard IFRS 9 - Financial Instruments. The replacement of the standard will change the accounting, processes, decision making and financial statements in organizations.

Changes will be in the measurement and classification of assets and liabilities within organizations. measure the effects of substitution on the financial statements and includes management accounting from a strategic perspective.

Master of Science

University of Maribor, Economic Faculty [15 Jul 2003 – 15 Jul 2003]

Address: Razlagova 14, 2000 Maribor (Slovenia)

Field(s) of study: Economics and Business Studies

National classification : ISCED 5

Successful completion of a thesis defense entitled: Bank merger and takeover processes in the world and in our country

Master of Science

University of Maribor, Economic Faculty [1 Oct 1997 – 13 Sep 1999]

Address: Razlagova 14, 2000 Maribor (Slovenia)

Field(s) of study: Business and administration

National classification : ISCED 5

studies Economics and Business, Business Finance and Banking, average 8.13

Bachelor of Economics

University of Maribor, Economic Faculty [1 Oct 1989 – 30 Sep 1993]

Address: Razlagova 14, 2000 Maribor (Slovenia)

Field(s) of study: Business and administration

National classification : ISCED 4

Business Finance and Banking (General Subjects and Accounting, International Finance, Banking, Business Finance, Political Economy, Economic Theory, Cost Accounting, etc.)

High school of economics

Srednja družboslovna in ekonomska šola Nova Gorica [1 Sep 1985 – 30 Aug 1989]

Address: Erjavčeva 11, 5000 Nova Gorica (Slovenia)

Field(s) of study: ekonomija

National classification : ISCED 3

economics technician (bookkeeping and accounting, business mathematics, English, Italian, business, commercial law, political economy, blind typing and general subjects (mathematics, Slovenian, history, geography, etc.))

Primary school

Osnovna šola Milojke Štrukelj, Nova Gorica [1 Sep 1977 – 30 Aug 1985]

Address: Delpinova, 5000 Nova Gorica (Slovenia)

Field(s) of study: osnovno šolsko izobraževanje

National classification : ISCED 1, 2

LANGUAGE SKILLS

Mother tongue(s):

Slovenian

English

LISTENING: C1 READING: C1 UNDERSTANDING: B2
SPOKEN PRODUCTION: B2 SPOKEN INTERACTION: B2

Italian

LISTENING: C1 READING: C1 UNDERSTANDING: B2
SPOKEN PRODUCTION: C1
SPOKEN INTERACTION: C1

Croatian

LISTENING: C2 READING: C2 UNDERSTANDING: C2
SPOKEN PRODUCTION: C2
SPOKEN INTERACTION: C2

Serbian

LISTENING: C2 READING: C2 UNDERSTANDING: C1
SPOKEN PRODUCTION: C2
SPOKEN INTERACTION: C2

DIGITAL SKILLS

Microsoft Word / Microsoft Excel / Microsoft PowerPoint / Microsoft Office / Outlook / Zoom / Skype / LinkedIn / Google Drive / Google Docs / Social Media / Presenting / Written and Verbal skills / Organizational and planning skills / Good listener and communicator / Strategic Planning / Team-work oriented / Critical thinking / Decision-making / Research and analytical skills / Excellent writing and verbal communication skills / Research / Teamwork / Ability to Work Under Pressure / E-mail use / integrity / Content writing / Good time management

DRIVING LICENCE

Driving Licence: **A1**

Driving Licence: **B**

ORGANISATIONAL SKILLS

Organisational skills

- Leadership (since 2000 I lead from 5 to 15 people),
- Coaching (mentor to the students at writing diploma),
- Organizational skills (cooperation and participation in the composition of organizations in society, organizing the sector treasury, finance and accounting with an internal controls),
- Drawing up the internal acts of the Company,
- Preparing financial plans of the company and the estimates of the current year business plan,
- Directing or participating in projects annuity pay-out, implementation and construction, security, etc.;

COMMUNICATION AND INTERPERSONAL SKILLS

Communication and interpersonal skills

- Ability to team work (base year-long coaching team-sport)
- Communication skills,
- The ability to easily interpret the presented material, labor, etc.,
- Several years' experience in communicating with various publics (public relations representative at the bank)
- Experience with mentoring,
- Knowledge of presenting in front of the public,
- Knowledge of lectures,
- Knowledge of writing (published articles in the scientific journals).

JOB-RELATED SKILLS

Job-related skills

- Knowledge of banking (treasury management sector and the consequent participation in the credit committee, the liquidity Commission, the Assets and Liabilities)
- Knowledge of brokerage (broker on the stock and commodity markets)
- Knowledge of investment,
- Knowledge of insurance,
- Knowledge of finance and accounting,
- Commissioner for money laundering and terrorist financing,
- Monitoring of information security,
- Cooperation in the establishment of insurance companies,
- Preparing a business plan for the establishment of insurance companies,
- Participation in the proposed merger of banks in the new bank,
- Preparation of internal acts of the Company,
- Participation in co-shaping the company's strategy and the like.

OTHER SKILLS

Other skills

- Sports (volleyball, skiing, skating, walking, hiking),
- volunteer,
- Member of the parents in the kindergarten,
- in free time writing articles for scientific journals (collaboration with financial magazines since 1991).