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ФИНАНСИСКИ ПАЗАРИ И ИНСТИТУЦИИ



Штип, 2015

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Издавач:

Универзитет „Гоце Делчев“ - Штип

Објавено во е-библиотека:

<https://e-lib.ugd.edu.mk>

CIP - Каталогизација во публикација

Национална и универзитетска библиотека "Св. Климент Охридски", Скопје

336.76/.77(075.8)

ФОТОВ, Ристо

Финансиски пазари и институции [Електронски извор] / Ристо Фотов,

Марија Гогова Самоников. - Текст во PDF формат, содржи 175 стр.. -

Штип : Универзитет "Гоце Делчев", Економски факултет, 2015

Начин на пристап (URL): <https://e-lib.ugd.edu.mk/naslovna.php>

Наслов превземен од екранот. - Опис на изворот на ден 06.11.2015. -

Биографски податоци: стр. 168. - Библиографија: стр. 150-167

ISBN 978-608-244-253-2

1. Гогова Самоников, Марија [автор]. - I. Самоников, Марија
Гогова види Гогова Самоников, Марија

а) Финансиски пазар - Високошколски учебници
COBISS.MK-ID 99797514

УНИВЕРЗИТЕТ „ГОЦЕ ДЕЛЧЕВ“ – ШТИП

ЕКОНОМСКИ ФАКУЛТЕТ



Проф. д-р Ристо Фотов, Доц. д-р Марија Гогова Самоников

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Прво издание

Штип, 2015

ПРЕДГОВОР

Универзитетскиот учебник „Финансиски пазари и институции“ е книга која го опишува скелетот на финансиските системи. Материјалот е креиран врз основа на потребата од создавање на универзитетски учебник кој од теоретски аспект ќе им овозможи на студентите стекнување знаења потребни за положување на предметот „Финансиски пазари и институции“, кој го изучува финансискиот систем во целина, од аспект на структура и од аспект на функционирање. Овие знаења на студентите ќе им претставуваат основна појдовна точка во изучувањето на останатите предмети поврзани со областа финанси, од причина што ги анализира темелите на функционирањето на финансискиот систем, но и тековните надградувања на тој систем. Користењето на различните методи, техники и показатели за согледување на постојната финансиска структура со институции и инструменти, но и окружувањето на финансиските системи овозможува да се направи и увид во тоа како овие системи се развиваат, еволуираат и како ги применуваат новите методи и начини на работа предизвикани од општествениот развој. Значајно е изучувањето на оваа проблематика од страна на студентите од насоката Финансиски менаџмент, Банкарство финанси и осигурување, како и од Сметководство, финанси и ревизија, со оглед на фактот што знаењата добиени преку овој универзитетски учебник претставуваат моќно средство и основа која во текот на студирањето претставува скелет за проучување на останатите финансиски содржини. Мора да се надополни дека не само студентите, туку и сите останати стейкхолдери (вработени, државата, широка јавност) можат да ги користат податоците и заклучоците на овој учебник како основа за донесување на рационални одлуки во финансиските системи. Од оваа причина сметаме дека материјалот обработен во учебникот се одликува со голема теоретска и практична значајност, како за студентите, така и за сите останати субјекти кои имаат интерес во оваа проблематика.

Содржински, универзитетскиот учебник е конципиран во четири засебни делови, кои ги покриваат тематските единици предвидени со наставната програма.

Во првиот дел наречен *Современи компоненти и начини на функционирање на финансискиот систем* е обработена структурата на системот од аспект на начините на нејзино функционирање преку имплементирани единици, начини на посредување, форми на асиметричност кои се јавуваат во работењето на овој систем до начините и методите на регулирање на таа структура.

Во вториот дел од материјалот *Финансиски институции* конкретно и детално се објаснети сите финансиските институции преку кои функционираат сите светски финансиски активности. Обработката е насочена кон нивната специфичност, начинот на работење и карактеристиките кои ги одвојуваат, една институција од друга. Материјалот особено дава приказ на разликите на институциите и спектарот на дејности кои можат да се вршат во нивни рамки.

Третиот дел *Финансиски инструменти* обработува прашања следствено на вториот дел. Тој е посветен на финансиските инструменти, без кои финансиските институции не би функционирале. И овде секој постоен инструмент е детално обработен со сите негови специфични аспекти, карактеристики, приноси и сл. Направена е јасна и детална претстава, со примена и на математички пресметки, за карактеристиките на секој инструмент одделно.

Во четвртиот дел *Финансиски пазари* се сублимираат заклучоците од сите претходни делови и се прави осврт на начинот на функционирањето на финансиските пазари од повеќе аспекти.

Преку ваквиот начин на обработка на проблематиката поврзана со начинот и структурата на функционирање на финансиските системи, мислиме дека е постигната главната цел на авторите – да им помогнат на студентите да ја разберат суштината за начинот на функционирање на финансиските системи. Преку обработка и различните методи и техники кои оваа анализа ги користи, и она што е посебно важно, преку илустративните примери содржани во материјалот, тие можат практично да ја осознаат структурата и начинот на функционирање на финансиските структури и нивната еволуција како резултат на општествените и техничко – технолошки окружувања.

Авторите

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БИОГРАФСКИ ПОДАТОЦИ



Авторот, Ристо Фотов е редовен професор по предметите Основи на финансии, Финансиски менаџмент, Меѓународен монетарен и трговски систем и Осигурување на Економскиот факултет при Универзитетот „Гоце Делчев“ во Штип, предава и на неколку постдипломски студии на истиот факултет.

Бил вработен на неколку раководни позиции во ЗОИЛ Македонија, филијала Скопје и во дирекцијата на оваа организација од 1976 до 2003 година. Во 2003 година е избран за извршен директор во Макошпед осигурување, каде останува до 1.10.2005 година.

Од 1.10.2005 до 30.06.2007 година бил избран за доцент на првиот приватен универзитет Европски Универзитет-Скопје.

Од 1.07.2007 година преминува на Универзитетот Гоце Делчев-Штип на Економскиот факултет. Од 10 септември 2007 година до 14 септември 2015 година, во два мандата беше декан на Економскиот факултет на Универзитетот Гоце Делчев-Штип.

Меѓу научната и стручна јавност е познат и по бројни трудови што ги има објавено во научни и стручни публикации. Автор е на повеќе универзитетски учебници: Менаџмент на мал бизнис (2006) и Осигурување (2006); Основи на финансии (2007); Меѓународна економија (2008); Меѓународни финансии (2010); Финансиски менаџмент (2010); Биланс на плаќања (2012); Основи на финансии, второ дополнето и изменето електронско издание (2013); Осигурување, второ дополнето и изменето електронско издание во коавторство (2014); Финансиски менаџмент, второ дополнето и изменето електронско издание во коавторство (2015).

БИОГРАФСКИ ПОДАТОЦИ



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На Економскиот факултет при Универзитет „Гоце Делчев“ работи од неговото основање, 2007 година, како помлад асистент, а во 2010 е избрана во звањето асистент, се до изборот во звањето доцент во октомври, 2014 година. Денес е раководител на катедра финансии на Економски факултет при Универзитет „Гоце Делчев“ Штип.

Нејзина научна преокупација е областа финансии, особено финансиските пазари и институции, основите на финансии, монетарната економија и финансискиот менаџмент.

Има објавено преку 30 трудови во земјата и странство, а учествувала и на меѓународни конференции.

(ISBN 978-608-244-253-2)