

## **Simeon Karafolas short CV**

Simeon Karafolas is professor in the Department of Accounting and Finance at the University of Western Macedonia, Greece, since 1998.

He is economist, graduate of the University of Grenoble, France; he had his MSc in Banking and Finance at the same university as well as the diploma of Political Sciences. He obtained the PhD at the University of Lyon, France.

His professional career began at the Ionian Bank of Greece, at the Economic Research Department. During his job in Ionian Bank he obtained two post-doc positions funded by European Union at the University of Lyon, France and the University of Macedonia, Greece, working on banking issues. Prior joining the University of Western Macedonia, he was advisor to the Greek Ministry of Development on issues related to new financial instruments, venture capital, guarantee schemes, credit cooperatives and financing of SMEs.

He was the European representative on the Committee on Cooperative Research of the International Cooperative Alliance.

Some of his researches on banking issues and financing of SMEs were funded by the European Union and the Greek Ministry of Education.

At the University of Western Macedonia, he is the director of the MSc Banking-Insurance and Finance. He was the dean of the School of Management and Economics and head of the Department of Financial Applications.

His researches are on banking, finance, immigration, regional economics, credit risk and credit cooperatives where he is also the editor of a collective volume on cooperative banks in the European Union countries (Springer Publications).

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