

ΒΙΟΓΡΑΦΙΚΟ ΣΗΜΕΙΩΜΑ

ΣΥΜΕΩΝ ΚΑΡΑΦΟΛΑΣ

Καθηγητής

Τμήμα Λογιστικής και Χρηματοοικονομικής
Πανεπιστήμιο Δυτικής Μακεδονίας

Σπουδές

- **1986** Διδακτορικό στις οικονομικές επιστήμες, Université Lumière Lyon 2, Lyon, Γαλλία, Faculté de Sciences Economiques et de Gestion
- **1983** Μεταπτυχιακό Diplôme d'Etudes Approfondies στις οικονομικές επιστήμες (Νόμισμα-Χρηματοδοτήσεις-Τράπεζα), Université Grenoble II, Grenoble, Γαλλία, Faculté de Sciences Economiques
- **1983** Πτυχίο, Diplôme d'Etudes Politiques, Université Grenoble II, Grenoble, Γαλλία, Institut d' Etudes Politiques,
- **1982** Πτυχίο, Maitrise στις οικονομικές επιστήμες, Université Grenoble II, Grenoble, France, Faculté de Sciences Economiques

Γλώσσες

Γαλλικά: Αριστα, Αγγλικά: Πολύ καλά, Ισπανικά, Ιταλικά: Σοιχεία

Επαγγελματική Εμπειρία

ΠΑΝΕΠΙΣΤΗΜΙΟ ΔΥΤΙΚΗΣ ΜΑΚΕΔΟΝΙΑΣ (μέρος ως ΤΕΙ ΔΥΤΙΚΗΣ ΜΑΚΕΔΟΝΙΑΣ) 1998 έως σήμερα

- Τμήμα Λογιστικής και Χρηματοοικονομικής, από το 2012
- Τμήμα Χρηματοοικονομικών Εφαρμογών, 2002-2012
- Τμήμα Λογιστικής, 1998-2001

Διοικητικές θέσεις, μέλος επιτροπών στο ΤΕΙ Δυτικής Μακεδονίας

- Διευθυντής Σχολής Διοίκησης και Οικονομίας, ΤΕΙ Δυτικής Μακεδονίας
- Τμήμα Χρηματοοικονομικών Εφαρμογών, Προϊστάμενος του Τμήματος, 6 έτη.
- Μέλος της Επιτροπής Εκπαίδευσης και Ερευνας του ΤΕΙ Δυτικής Μακεδονίας
- Μέλος της Μονάδας Διασφάλισης Ποιότητας (ΜΟΔΠ) του ΤΕΙ Δυτικής Μακεδονίας
- Υπεύθυνος για το Τμήμα Χρηματοοικονομικών Εφαρμογών του Ευρωπαϊκού Προγράμματος Erasmus (έως 2013).
- Μέλος της ομάδας μελέτης για τη δημιουργία του Τμήματος Χρηματοοικονομικών Εφαρμογών στο ΤΕΙ Δυτικής Μακεδονίας.
- Μέλος της Επιστημονικής Επιτροπής του ΕΠΕΑΕΚ για την αναμόρφωση της Βιβλιοθήκης του ΤΕΙ Δυτικής Μακεδονίας.

Διεύθυνση και Διδασκαλία Μεταπτυχιακών σπουδών

- **Διευθυντής και διδασκαλία**, Πανεπιστήμιο Δυτικής Μακεδονίας, Μεταπτυχιακό Πρόγραμμα Σπουδών (ΜΠΣ): «Τραπεζική –Ασφαλιστική και Χρηματοοικονομική»
- **Διδασκαλία**, Ελληνικό Ανοικτό Πανεπιστήμιο: ΜΠΣ «Τραπεζική»

- **Διδασκαλία**, Πανεπιστήμιο Μακεδονίας - ΤΕΙ Δυτικής Μακεδονίας: ΜΠΣ «Εφαρμοσμένη Πληροφορική»

ΥΠΟΥΡΓΕΙΟ ΑΝΑΠΤΥΞΗΣ, 1997-1998

Σύμβουλος του Γενικού Γραμματέα Βιομηχανίας με αντικείμενο τους νέους χρηματοπιστωτικούς θεσμούς και τα προγράμματα χρηματοδότησης των μικρομεσαίων επιχειρήσεων

ΠΑΝΕΠΙΣΤΗΜΙΟ ΜΑΚΕΔΟΝΙΑΣ, 1996-1997

Ερευνητής στο Οικονομικό Τμήμα του Πανεπιστημίου Μακεδονίας με Μεταδιδακτορική υποτροφία της Ευρωπαϊκής Ένωσης

ΠΑΝΕΠΙΣΤΗΜΙΟ LYON LUMIERE 2, ΓΑΛΛΙΑ, 1994-1995

Ερευνητής στο μεταπτυχιακό τμήμα Νόμισμα-Χρηματοδότηση-Τράπεζα του Πανεπιστημίου Lyon 2 με Μεταδιδακτορική υποτροφία της Ευρωπαϊκής Ένωσης

ΙΟΝΙΚΗ ΤΡΑΠΕΖΑ, 1987-1994

Τμήμα Οικονομικών Μελετών.

ΜΕΛΟΣ ΕΠΙΤΡΟΠΩΝ ΕΚΤΟΣ ΤΕΙ ΔΥΤΙΚΗΣ ΜΑΚΕΔΟΝΙΑΣ

Υπουργείο Ανάπτυξης, Γενική Γραμματεία Βιομηχανίας: Μέλος της Ομάδας Εργασίας για την εξειδίκευση του Επιχειρησιακού Προγράμματος «Ανταγωνιστικότητα και Ανάπτυξη» : Χρηματοπιστωτικοί Θεσμοί, (Μέτρο 2.6) : «Φορέας Εγγυοδοσίας»

ΕΠΟΠΤΕΙΑ ΚΑΙ ΜΕΛΟΣ ΕΠΙΤΡΟΠΩΝ ΣΕ ΔΙΔΑΚΤΟΡΙΚΕΣ ΔΙΑΤΡΙΒΕΣ

Εποπτεία διδακτορικών διατριβών:

1. «Το εγγυοδοτικό σύστημα για τη χρηματοδότηση μικρομεσαίων επιχειρήσεων», *υπό εξέλιξη*, Πανεπιστήμιο Δυτικής Μακεδονίας
2. «Η εξέλιξη των μη εξυπηρετούμενων δανείων των Ελληνικών νοικοκυριών κατά τα έτη της Ελληνικής οικονομικής κρίσης 2010-2019 μέσα από τη σκοπιά του Ν.3689/2010: μια περιφερειακή εξέταση», *υπό εξέλιξη*, Πανεπιστήμιο Δυτικής Μακεδονίας
3. «Χρηματοοικονομική στην Παγκόσμια Εμπορική Ναυτιλία και ο ρόλος της εταιρικής διακυβέρνησης: Μια συσχέτιση με τον Μεταποιητικό τομέα», Πανεπιστήμιο Δυτικής Μακεδονίας

Συμμετοχή σε εξέταση διδακτορικών διατριβών

1. «The influence of the stakeholders in the management and performance of the agrarian co-operatives», Universidad de Jaén, Spain, 2012
2. «An exploration of the relationship between openness to relationality and context in Irish Credit Unions” University College of Cork, Ireland, 2018
3. «Εκπαίδευση, Χρηματοοικονομικές Δαπάνες και Οικονομική Ανάπτυξη: Η περίπτωση της Ελλάδας μεταπολεμικά (1950-2009)», Πανεπιστήμιο Πατρών, 2019

Ανάληψη ανταγωνιστικών ερευνητικών προγραμμάτων

- Κοινοτική Πρωτοβουλία “INTERREG IVC, 2012, Έργο: “DIFASS-Development of Interregional Financial Assistance to SMEs and of non-grant instruments”, Βασικός ερευνητής
- Κοινοτική Πρωτοβουλία “INTERREG 3C, 2007, ΑΝΑΠΤΥΞΙΑΚΗ ΗΜΑΘΙΑΣ, Βασικός ερευνητής στο έργο MODELE (Model de Développement des Systèmes Locaux pour le Soutien des Entreprises), «Ενίσχυση της Διεθνοποίησης»

- «Αρχιμήδης - Ενίσχυση ερευνητικών ομάδων στα ΤΕΙ», 2004-2006, Επιστημονικός υπεύθυνος υποέργου «Οι Ελληνικές τράπεζες στις βαλκανικές χώρες (χώρες υπό μετάβαση στην οικονομία της αγοράς)» του προγράμματος
- **Μεταδιδακτορική έρευνα** στο Ευρωπαϊκό πρόγραμμα «Human Capital and Mobility». Εκτελέστηκε στο Οικονομικό Τμήμα, Πανεπιστήμιο Μακεδονίας, 1996, με θέμα: "Les banques coopératives en Grèce".
- **Μεταδιδακτορική έρευνα** στο Ευρωπαϊκό πρόγραμμα «Human Capital and Mobility». Εκτελέστηκε στο Université Lumière - Lyon 2, 1994-1995, Lyon, France, με θέμα: "Le rôle de l'immigration dans internationalisation des banques (quatre cas : Espagne, Grèce, Italie, Portugal)".
- Ερευνητικό έργο χρηματοδοτούμενο από τον ΕΛΚΕ του Πανεπιστημίου Δυτικής Μακεδονίας, 2019-2020, Επιστημονικός υπεύθυνος, «Ανάπτυξη παραγωγικών δραστηριοτήτων στην περίοδο της ελληνικής κρίσης: η περίπτωση της μικροζυθοποιίας στην Ελλάδα».

Διεθνείς αναγνωρίσεις

Ευρωπαίος Εκπρόσωπος Επιστημονικής Επιτροπής του παγκόσμιου οργανισμού International Cooperative Alliance (The ICA Committee on Co-operative Research (ICACCR) Europe executive)

Μέλος Επιστημονικής Επιτροπής στο τμήμα «Social and Cooperative Economy» του διεθνούς επιστημονικού οργανισμού CIRIEC (Centre International de Recherches et d'Information sur l'Economie Publique, Sociale et Coopérative)

Επιστημονική Επιτροπή σε διεθνή Επιστημονικά Περιοδικά: "Revue Internationale de l' Economie Sociale", (Γαλλία), "Review of International Co-operation", (Ελβετία), "Revista Vasca de Economia Social", (Ισπανία), "Studia Negotia", (Ρουμανία),

Κριτής άρθρων σε διεθνή επιστημονικά περιοδικά : "Annals of Public and Cooperative Economics", "Global Network", "International Migration", "Journal of Hospitality Management and Tourism", "Journal of Research in Economics and International Finance", "Revue Internationale de l' Economie Sociale", "Studia Negotia", "The Manchester School".

Μέλος επιστημονικής ή/και οργανωτικής επιτροπής διεθνών επιστημονικών συνεδρίων

2022: ICA CCR Europe "Rethinking co-operatives: From local to global and from the past to the future", June, 13-15, Athens, Greece (Συνδιοργανωτής)

2019: EBEEC International Conference, Bucharest University of Economic Studies, Romania

2018: Management of International Business and Economics Systems, (MIBES) Western Macedonia University of Applied Sciences, Kozani (Συνδιοργανωτής)

2018 : EBEEC International Conference, Warsaw School of Economics, Poland

2017: International Cooperative Alliance, Stirling University, Developing Inclusive, Collaborative and Responsible Businesses: Co-operatives in Theory, Policy and Practice, UK

2017 : EBEEC International Conference, Piraeus University of Applied Sciences, Greece

2016: International Cooperative Alliance, Universidad de Almeria, New Strategies for cooperatives: understanding and managing co-operative creation, transition and transformation, Spain, (Συνδιοργανωτής)

2016 : EBEEC International Conference, University of Split, Croatia

2015: International Cooperative Alliance (ICA) and International Labour Organization (ILO), Cooperatives and the World of Work, Antalya, Turkey, (Συνδιοργανωτής)

2015 : International Cooperative Alliance European Research Conference, AgroParisTech, Future of

the Cooperative model: creativity, innovation and research, Paris, France
 2015 : EBEEC International Conference, TEI of Kavala, Greece
 2014 : EBEEC International Conference, University of Nis, Serbia
 2014 : International Cooperative Alliance European Research Conference, University Juraj Dobrila, Croatia, (Συνδιοργανωτής)
 2013: International Conference on Applied Innovations, TEI of Epirus
 2013 : 4th CIRIEC International Research Conference of the Social Economy, University Antwerp, Belgium
 2013: International Cooperative Alliance European Research Conference, European University of Cyprus, (Συνδιοργανωτής)
 2013: 5th International Conference, University of Instabul and TEI of Kavala, May 9-12, Istanbul, Turkey
 2012: Groupe ESSEC, INRA, Paris, (Συνδιοργανωτής)
 2012: Management of International Business and Economics Systems, TEI of Larisa, Larisa
 2012: The Economic of Balkan and Eastern Europe Countries, University of National and World Economy, TEI of Kavala, St Klimente Ohridski University, Sofia
 2011: International Cooperative Alliance European Research Conference, University of Helsinki, Mikkeli
 2010: International Cooperative Alliance European Research Conference, Université de Lyon, Lyon, (Συνδιοργανωτής)
 2006: International Co-operative Alliance, Conservatoire National des Arts et Metiers, Paris
 2005: International Co-operative Alliance, University College of Cork, Cork, Ireland
 2004: International Center of Research and Information on the Public and Co-operative Economy, University of Valencia, Valencia, Spain
 2002: International Co-operative Alliance, TEI of Western Macedonia, Greece, (Συνδιοργανωτής)

Δημοσιεύσεις και Μελέτες

1/ Δημοσιεύσεις σε διεθνή επιστημονικά περιοδικά και βιβλία με κριτές (από το 2005 και μετά)

Karafolas, S., 2022, Consequences de la crise économique sur l'évolution du système de crédit coopérative Grec, *Revue Internationale de l'Economie Sociale*, no 365, Juillet.

Karafolas, S., 2021, Microbrewery in Greece: Reasons for its Development, *Journal Transition Studies Review*, 28: 77-89.

Lisowski, R.; Wozniak, M.; Jastrzebski, P.; Karafolas, S.; Matejun, M. 2021, Determinants of Investments in Energy Sector in Poland. *Energies*, 14, 4526. <https://doi.org/10.3390/en14154526>

S. Karafolas, * and M. Woźniak, 2020, The development of small enterprises during and after crisis: comparative analysis of Greece and Poland, *International Journal of Business and Economic Sciences Applied Research* 13(2):30-38

Karafolas, S. *, Tsioras, K., Papadopoulou, M. and A. Farmouzi, 2020, Industry development during crisis: the case of the brewery industry in Cyprus, Ireland and Portugal, *Vadyba/Journal of Management*, 36(1): 53-60

Karafolas, S., 2019, Crisis consequences on the structure of the Greek banking system, *Financial Studies*, 23(4) , 1-20

Karafolas, S., Tsioras, K., Papadopoulou, M., and Farmouzi, 2019, Greek brewery: evolution and position of the sector in European brewery industry during the crisis - Η ελληνική ζυθοποιία: εξέλιξη και θέση του κλάδο στην Ευρωπαϊκή ζυθοποιία στη διάρκεια της κρίσης, *PRIME*, Vol 12, Issue 1, 51-67

Karafolas, S. * and A. Kleanthous, 2019, Crisis' consequences on recapitalization and exposure for Cypriot and Greek cooperative banks, *CIRIECEspaña, Revista de Economía Pública, Social y Cooperativa*, 96, 5-27. DOI: 10.7203/CIRIEC-E. 96.12974.

Karafolas, S. * and P. Ktenidou, 2019, Non-performing loans in the Greek case: evolution and initiatives in the regulatory framework, *Journal Transition Studies Review* 26 (3): 29-41, DOI 10.14665/1614-4007-26-1-001

Karafolas, S., 2019, Greek banks abroad: an historic examination, in Sykainakis, N, et al. (ed.) *"Economic and Financial Challenges for Eastern Europe, Proceedings of the 9th EBEC International Conference"*, Springer, doi.org/10.1007/978-3-030-12169-3

Woźniak, M., Simeon Karafolas, S.,* and N. Gkantzios, 2018, Loan and equity-based Crowdfunding: a comparative analysis of Greece and Poland, *MIBES Transactions*, 12 (1) 210-220

Karafolas, S., 2018, Effects of economic crisis: a regional examination based on touristic regions in Greece, *Vadyba/Journal of Management*, Vol. 32, No1, 81 89.

Karafolas, S., 2018, Consequences of capital requirements and credit risk on cooperative banks: the Greek case during crisis, in In J. Brazda and H. Blisse, herausgeber, *Beitrage zur kritischen Genossenschaftsforschung, Wiener Studien Des forschungsvereins fur genossenschaftswesen*, New folge, band 24, Eigenverlag des FOG, Wien 2018, pp. 75-90

S. Karafolas, 2017, "Credit Risk Management: An Examination on the Basis of Exposures with Risk Weighting in Greek Banks", *Journal of Financial Risk Management*, 6, 101-118

S. Karafolas, H. Groeneveld, y M. Biasin, 2017, La banca cooperativa europea antes y despues de la crisis: Los casos de Paeses bajos y Alemania, *Mediterráneo Económico* 29, 311-359

S. Karafolas, 2016, The credit cooperative system in Greece, in Karafolas editor, *Credit cooperative institutions in European Countries*, Springer ISBN: 978-3-319-28783-6, 111-126

S. Karafolas * and A. Alexandrakis, 2015, "Unemployment effects of the Greek crisis: a regional examination", *Procedia Economics and Finance*, 19, 82-90

S. Karafolas* and A. Alexandrakis, 2015, "The annual demand for seasonal immigrant labor in Greece during the crisis period", in *EU Crisis and the Role of the Periphery*, Karasavoglou et all. Editors, Springer, Serie Contribution to Economics.

S. Karafolas, * and M. Woźniak, 2014, "Financial Sources and Instruments for Public Grants and Financial Facilities of Smes in EU", *International Journal of Social, Management, Economics and Business Engineering*, 8(8), 2540 - 2546.

S. Karafolas, * and M. Woźniak, 2014, "Loan Guarantee Schemes: Private and Public Examples", *International Journal of Social, Management, Economics and Business Engineering*, 8(8), 118-1194

- S. Karafolas, 2013, "Public financial support to investments in rural areas: the case of the region of Thessaly in Greece", *International Journal of Economic Sciences and Applied Research*, 6 (2), 81-101
- S. Karafolas* et A. Katarachia, 2013, "Les coopératives agricoles en Grèce : changements structurels et adaptation au contexte de crise", *Revue Internationale de l' Economie Sociale*, no 329, Juillet, 108-118
- S. Karafolas, 2012, "The annual demand for seasonal immigrant labor in Greece and its influence on the entrance of Albanian workers", *Transition Studies Review*, 19, 2, 179-194
- S. Karafolas, 2011, "Economic consequences of natural disasters on a touristic area; the case of fires in Chalkidiki, Greece, at 2006", in *Tourism in an Era of Uncertainty*, Editors, Andriotis, K., Theoharus, A., and F. Kotsi, International Association for Tourism Policy, Cyprus, ISBN 978-9963-9799-3-6, ISSN 1986-4256, pp. 297-307
- S. Karafolas, 2011, "The legislation of the Creek cooperative credit system", *Cahiers de l'économie sociale*, no 7, 325-336
- S. Karafolas* and G. Konteos, 2010, "Local factors influencing activities of Greek cooperative banks", *Revista de Estudios Cooperativos (REVESCO)*, no 103, 59-74
- S. Karafolas* and G. Konteos, 2010, "The choice of money transfer methods in the case of Albanian immigrants in Greece" *Transition Studies Review*, 16, 962-978
- S. Karafolas* and N. Katarachia, 2009, "Legislative framework on agriculture and credit cooperatives in Greece", in D. Hiez, "Droit compare des cooperatives europeennes, Larcier, Collections de l' Universite de Luxembourg, 95-114
- S. Karafolas* and N. Sariannidis, 2009, "The Banking network as a transmission channel of migrant remittances: the case of Greek and Italian banks in Albania", *Transition Studies Review*, 15, 674-684
- S. Karafolas, 2009, "The LEADER II initiative as an investment measure: a comparison to public investments for financing investments in the case of the region of West Macedonia, Greece", *Review of Economic Science*, 15, 153-168
- S. Karafolas* and E. Pitoska, 2008, "Economic Evaluation of an Agricultural Cooperative: the case of Agricultural Cooperative of Episkopi, Greece", *Les Cahiers de l' Economie Sociale*, no 6, 39-56
- S. Karafolas, 2007, "Wine Roads in Greece: a cooperation for the Development of Local tourism in Rural Areas", *Journal of Rural Cooperation* (35) 1, 71-90
- S. Karafolas, 2006, "Creating a non profit network of producers for the development of the local culture and local tourism: the case of wine roads of Northern Greece", *Review of International Cooperation*, Vol. 99, no 1, 36-43
- S. Karafolas* and N. Sariannidis, 2006, "The role of immigrants' remittances in bank activities abroad: the case of Portuguese banks in France during the period 1972-1992", in Z. Sevic, *Accounting and Finance in Transition*, Greenwich University Press, 265-280

S. Karafolas, 2005, "Development and Prospects of the Greek Cooperative Credit System", *Journal of Rural Cooperation*, vol. 33, no 1, 3-20

(* corresponding author)

2/ Πρωτότυπες μονογραφίες

Μεταδιδακτορική διατριβή: Karafolas Simeon, "Les banques coopératives en Grèce", Πανεπιστήμιο Μακεδονίας, Απρίλιος 1997, Θεσσαλονίκη

Μεταδιδακτορική διατριβή: Karafolas Simeon, "Le rôle de l'immigration dans internationalisation des banques (quatre cas : Espagne, Grèce, Italie, Portugal)", Université Lumière - Lyon 2, Νοέμβριος 1995, Lyon, France.

3/ Εκδότης - Βιβλία

S. Karafolas, (Editor), 2016, *Credit cooperative institutions in European Countries*, Springer ISBN: 978-3-319-28783-6

Chaves, R., Monzon, J.L., Stryjan, Y., Spear, R. S. Karafolas, (editors), 2005, "The future of co-operatives in a growing Europe", CIRIEC Espana, Valencia, Spain

Chaves, R., Monzon, J.L., Stryjan, Y., Spear, R. y S. Karafolas, (editors), 2004, "El Futuro de las Cooperativas en una Europa en crecimiento", CIRIEC Espana, Valencia, Spain

Karafolas, S., Spear, R. and Y. Styjan, (editors), 2003, "Local Society and Global Economy: the Role of cooperatives", Editions Helin, Athens

4/ Ανακοινώσεις σε διεθνή επιστημονικά συνέδρια με κριτές (από το 2005 και μετά)

Karafolas, S. and V. Stergiou, 2022, Consequences of the financial crisis and capital adequacy in Greek banks, 5th ICBMF, International conference on Advanced Management Business and Finance, 21-23 October, 21-23, 2022, Athens, Greece

Karafolas, S., 2022, Crises and post crises consequences for the Greek credit cooperative system, *ICA CCR Europe "Rethinking co-operatives: From local to global and from the past to the future"*, June, 13-15, Athens, Greece

Woźniak M. and Karafolas S., 2022, Support for SMEs in Greece and Poland during covid-19, 14th International Conference of "Economies of the Balkan and Eastern European Countries EBEEC 2022, May 20-22, 2022, Florence, Italy

Tsinaris S. and Karafolas S.*, 2021, New trends in the Greek legislation on agricultural cooperatives *ICA CCR Europe "Cooperatives in Transition Facing Crisis"*, July, 7-9, 2021, Paris, France

Karafolas, S. and V. Ragias, 2021, Economic crisis effects on investment plans: the case of the LEADER program in the region of West Macedonia, Greece, 13th International Conference of

“Economies of the Balkan and Eastern European Countries”, EBEEC 2021, May 14-16, 2021, Pafos, Cyprus.

S. Karafolas, * and M. Woźniak, 2020, The development of small enterprises before and after economic crisis: comparative analysis of Greece and Poland, 12th International Conference of ‘Economies of the Balkan and Eastern European Countries’, EBEEC 2020, Opatija, Croatia, May 29-31, 2020.

Karafolas, S., 2019, Crisis consequences on the structure of the Greek banking system, EBEEC 11th International Conference of ‘*The Economies of Balkan and Eastern European Countries in the changing world*’, Bucharest University of Economic Studies, Bucharest, Romania, May 10-12, 2019.

Woźniak, M., Karafolas, S.* and N., Gantzios, 2018, Loan and equity-based Crowdfunding: a comparative analysis of Greece and Poland, in 13th MIBES 2018 international conference, “*Economy in the crisis and post-crisis period*”, Kozani, 19-20 Oct. 2018

Karafolas, S., and A. Kleanthous, 2018, “Crisis’ consequences on cooperative banks: a comparative examination on Cyprus and Greek cooperative banks through capital base consequences and structure of asset exposures” , ICA conference “Cooperatives in a rapidly changing world: Innovation in Enterprise and Community” University of Wageningen, Erasmus University, Tilburg University, Utrecht University, Wageningen, 4-7 July, 2018

Karafolas, S., Thanos G. and A. Katarachia, 2018, “Evolution and structure of banking credits in Greece: a long term examination”, 10th International Conference of ‘The Economies of Balkan and Eastern European Countries in the changing world’, EBEEC 2018, Warsaw, Poland, May 11-13, 2018

Karafolas, S., 2017, Regional effects of economic crisis: a comparison with touristic regions in Greece, 12th International Conference, Sustainable Regional Development: Economical, Management and Technological Possibilities, Lithuania Business University of Applied Sciences, and Gödöllő, Szent István University, 27-28 October, Klaipėda, Lithuania,

Karafolas, S, Alexandrakis, A., and I. Mantzaris, 2017, Financial intermediaries: evolution during crisis and comparison of the Greek case to the Eurozone countries, International Conference, Productive Reconstruction of Greece, Central Macedonia University of Applied Sciences, 5-6 May 2017

Karafolas, S., 2017, Greek banks abroad: an historic examination, EBEEC International Conference, The Economies of Balkan and Eastern Countries in the Changed World”, April, 28-30, 2017, Piraeus, Greece

Karafolas, S., 2016, Equity funding through Venture Capital and Angels: a comparative examination of the evolution in Greece and European countries during crisis, 2nd International Conference of Development and Economy, Thessaloniki, 9 – 12 June 2016

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Ετεροαναφορές

Υπάρχουν άνω των 350 ετεροαναφορών (Πηγές: Index citation, Scopus, Google, Academy)