



Europass Curriculum Vitae

Personal information

First name(s) / Surname(s) Tudor LUPASCO
Address(es) 78/1 Decebal str., Chisinau, Republic of Moldova
Telephone(s) 068049318
E-mail tudor.lupasco@gmail.com
Nationality Republic of Moldova
Date of birth 5 august, 1957
Gender Male

Desired employment / Occupational field

trainer

Work experience

Dates **07/ 2017 – present**
Occupation or position held **Director executive OM "FARMCAPITAL" SRL**
Main activities and responsibilities - Organization, management and monitoring of the credit activity.
Name and address of employer **Microfinancing Organization "FARMCAPITAL" SRL, 11 George Coşbuc str., Chisinau, Republic of Moldova**
Type of business or sector Microfinancing organization

Dates **07/ 2010 – 07/2017**
Occupation or position held **Head of the "Research, Information, Training and Consulting Division"**
Main activities and responsibilities - Participation in Credit Guarantee granting, analyzing the guarantee folders, recovering the guarantees from the late payers;
- Supervising the elaboration of the analysis on SME sector (on different periods);
- Supervising the National Program of Economic Empowerment of Youth;
- Contributed in the elaboration of the regulation on Remittances Investment in National Economy "PARE 1+1" Program;
- Coordination of the contacts with the regional districts.

Dates **2014-2015, continuation 2015-2016**
Occupation or position held **ODIMM's Consultant within the Competitiveness Enhancement Project financed by World Bank**
Main activities and responsibilities - Elaboration of Operational Manual for Credit Guaranty Facility

Dates **2010 - 2017**
Occupation or position held **Consultant within PARE1+1 Program financed by EU**
Main activities and responsibilities - consultancy and assistance in business initiation and development;
- analyzing the business plans of the beneficiaries.

Dates **2015 – 2016**

Occupation or position held ODIMM's consultant within JICA project, financed by Japanese Government, the project objective was to optimize CC&AA services and strengthen staff capacity to assist SMEs

Main activities and responsibilities - creating and implementing the CC & AA Service Beneficiaries Database;
- elaboration of the Registration Form for the Beneficiaries of services;
- defining the result of the consulting service;
- standardizing the Consultancy Process and the skills of consultants;
- developing Consultancy Tools;
- elaboration of the Consultancy Service Manual.

Dates 2011 – 2012

Occupation or position held ODIMM's consultant within JICA project, financed by Japanese Government

Main activities and responsibilities Providing support to JICA expert's in finalizing the CC & AA concept and developing the program to create the Center

Dates 2009 -2016

Occupation or position held ODIMM's consultant and trainer within "Entranse to new markets", 2011-2013, Entranse Expansion 2012-2017, financed by Norwegian Government

Main activities and responsibilities - Consultancy and training of residents
- Project promotion

Name and address of employer **Organization for Small and Medium Enterprises Development (ODIMM)**, 48 Serghei Lazo str., Chisinau, Republic of Moldova

Type of business or sector Public Institution

Dates 05/2003 – 08/2009

Occupation or position held **Head of credit and guarantee division**

Main activities and responsibilities - Organization, management and monitoring of the credit activity and credit experts;
- Investment portfolio planning and administration;
- Development of the credit risk minimizing measures;
- Insuring the existence of crediting legal framework, regulations, policies and procedures;
- The review, recommendation and implementation of policy modifications, credit operations and procedures;
- Organizing and chairing the department credit committee meetings;
- Signing the lending, pledge and surety contracts;
- Signing the moves to delist pledge and warning letters to doubtful clients;
- Planning and ensuring the achievement of the annual-investment portfolio and assisting the portfolio planning process on branches;
- Organizing human resources training and testing;
- Quality examination of the loan files drawing;
- The reports' preparation and presentation within the quarterly meeting of the employees;
- Daily evaluation of the investment portfolio quality;
- Analysis of the branches' quarterly reports;
- Promoting the companies' interests within different meetings;
- Implementing measures for diminishing the non-reimbursement risk and recovery of the problematic loans;
- Continuous training of the credit experts regarding the problems on portfolio quality, profit maximization, products' promoting, loan evaluation and administration;
- Participation in the elaboration of the annual business plan;
- Reporting the information on credit process to the Council of Administration.

Name and address of employer **"MICROINVEST" Ltd. Joint Microfinancing Organization**, 16, Puskin str, Chisinau, Republic of Moldova

Type of business or sector Microfinancing organization

Dates 05/1996 – 05/2003
Occupation or position held **Head of the Rural Business Division**
Main activities and responsibilities

- Performing the economic analysis of the credit applications and presentation of the reports to the credit committee
- Administration of the crediting and monitoring process within the division;
- Risk evaluation and recovery of doubtful loans;
- Participation in creation of the organizational structure on crediting and consulting service granting;
- Participation in elaboration and implementation of the banking products such as "Mortgage crediting" and "Land transaction services";
- Has reviewed the manual "The methodology of the agricultural land evaluation".
- Participation at the elaboration of Credit Policy, Methodology and Procedures for Agro Business;

Dates 1996 – 1999
Occupation or position held **Representative of CB "Moldova-Agroindbank" JSC in TACIS FDMOL-9503 Project "Developing loans for private farmers"**
Main activities and responsibilities

- Participation in elaboration and implementation of the banking products such as "Mortgage crediting" and "Land transaction services";
- Has reviewed the manual "The methodology of the agricultural land evaluation".
- Participation at the elaboration of Credit Policy, Methodology and Procedures for Agro Business;

Name and address of employer **CB "Moldova-Agroindbank" JSC**, 9/1 Constantin Tănase str., Chisinau, Republic of Moldova
Type of business or sector Commercial Bank

Dates 11/1985-08/1995
Occupation or position held **President**
Main activities and responsibilities

- The administration of the economic activity and producing process of the household

Name and address of employer **"Frunze" agricultural company**, Căușeni, Republic of Moldova
Type of business or sector Agriculture

Dates 09/1983-11/1985
Occupation or position held **Head of "Field crops of the household" section**
Main activities and responsibilities

- Secretary of the party organization of "Frunze" agricultural household.

Name and address of employer **District Association of consumption**, Căușeni, Republic of Moldova
Type of business or sector Agriculture

Education and training

Dates 1974 – 1979
Title of qualification awarded Bachelor Degree
Principal subjects/occupational skills covered Department of energy, "Electrification and automation of agriculture"
Name and type of organisation providing education and training **Polytechnic Institute "S. Lazo"**

Dates 09/2012
Principal subjects/occupational skills covered Micro, Small and Medium Enterprises Lending Seminar,
Name and type of organisation providing education and training Business & Finance Consulting, Moldova

Dates 07/2002
Principal subjects/occupational skills covered Micro, Small and Medium Enterprises Lending Seminar,
Name and type of organisation providing education and training USAID, Moldova

Dates 08/2007
Principal subjects/occupational skills covered Managing outstanding loans and recover the outstanding (overdue) loans
Name and type of organisation providing education and training Opportunity Bank, Moldova

Dates 08/2007
Principal subjects/occupational skills covered Managing outstanding loans and recover the outstanding (overdue) loans
Name and type of organisation providing education and training Opportunity Bank, Moldova

Dates 05-06/1999
Principal subjects/occupational skills covered Training on real estate evaluation
Name and type of organisation providing education and training Royal College of Agriculture, Great Britain

Self-assessment	Understanding		Speaking		Writing
	Listening	Reading	Spoken interaction	Spoken production	
Russian	excellent	excellent	excellent	excellent	excellent
English	satisfactory	satisfactory	satisfactory	satisfactory	satisfactory
French	good	good	good	good	good

Social skills and competences I can describe myself as a sociable and communicative person, always open and willing to learn new things, confident in my knowledge and skills, goal-oriented, serious and punctual, able to work in a team or individually, easy to adjust.

Computer skills and competences - good command of Microsoft Office™ tools (Word, Excel, PowerPoint, Outlook Express);

Other skills and competences **Accounting in small and medium enterprises** (Possess good knowledge of book-keeping, 1C soft).

Driving licence B – C Category

Additional information References available upon request.

