

CURRICULUM VITAE

Name (family and first name): **Dr. Mîrzac Viorica**

Contacts:

Republic of Moldova, Chişinău, MD-2092, Tohatin, Sf. Pan Halipa 7 str.

e-mail: vm.mirzac@gmail.com; veronica.mirzac@winemoldova.md
<https://www.linkedin.com/in/mirzac-veronica-ph-d-835a2095/>

Phone: +37378812205

1. Education:

Institution (Date from - Date to)	Period	Degree(s) or Diploma(s) obtained:
Project management Institute (PMI), Bucharest Romania	2018-2019	Project management Professional Certificate, PMP
Moldovan State University	2007-2010	Ph.D. in Economics
Frankfurt School of Finance & Management, Bankakademie, Germany, Frankfurt am Main	2008	Financial Risk Management Diploma
CLFP Foundation, USA	2006	Certified Lease Professional Diploma, CLP
Academy of Economic Studies of Moldova, Chisinau Moldova	1987-1992	Master's degree in Economics
College of Finance and Economics, Chisinau Moldova	1984-1987	Bachelor's Degree in Financial Management

2. Key qualifications:

Extensive experience in project management (local and international projects), including strategic financial planning and budgeting, reporting procedures and systems, incl. financial reporting and financial analysis; proven experience in developing partnership relations and dialogue, coordinating and facilitating communications within international projects among international donors, investor's, agribusiness companies, local public institutions and other multiple stakeholders; significant experience in providing microfinance services for low income rural population, households and potential entrepreneurs, significant expertise in loan application analysis, credit scoring analysis, financial management and credit risk management, including disbursement process and credit quality portfolio management, treasure management, significant expertise in agribusiness development and agriculture economics with substantial financial management experience in agricultural and non-agricultural lending and financing process, (*banking and MFIs-non-banking microfinance institutions and Saving and Credit Associations*), agribusiness value chain development within implementation of restructuring Projects in the rural regions (*USAID Farm Projects, CNFA projects, Soros Foundation projects, Microfinance Development Projects, EIB Filiere-du-Vin Restructuring Project, EIB Fruit Garden Project*); proven experience in developing and establishing of financial products (*credit lines, leasing products, financial guarantee, venture capital, start-up lending, micro lending for start-ups and SMI's, matching grants for private investments*), significant expertise in accounting and development of

accounting software (1C: Accounting 8), in financial reporting (in local and IFRS standards), comprehensive knowledge and in-depth experience in business plan development and risk management for agribusiness; proven experience in elaborating and conducting training programs and workshops for SMEs, SCAs and other non-banking institutions, proven experience in coaching/training activities for rural entrepreneurship in order to access to finance through appropriate financial instruments; experience; and comprehensive knowledge in Project performance assessment, auditing, monitoring and evaluation activities.

3. Summary experience in managing, coordinating and monitoring activities:

1. Developed and managed the main Moldovan microfinance institution JV Microinvest LLC (financial management, risk management, strategic planning, monitoring and internal control/audit management, contributed to the report's development, contributed to the internal manuals and policies development, etc.) financed by UK, Holland, French shareholders;

2. Managed and reported the Moldovan Microfinance Alliance activities (conducted the activities of the financial and risk management department, reported of KPI's, analyzed and evaluated of the activity results, planned and organized different workshops, events & study trips, contributed to the report's development, contributed to the internal manuals and policies development etc.);

3. Implemented and monitored of the "Fililere-du-Vin" and "Fruit Garden of Moldova" international projects supported by European Investment Bank (EIB) (planned, coordinated, organized, implemented, monitored and reported the Projects activities, contributed to the report's development, contributed to the internal manuals and policies development, etc);

4. Significant experience in working with Government of Moldova, Moldovan Parliament Commissions, Moldovan Minister of Agriculture and Food Industry, Ministry of Finance, Moldovan Ministry of Education and Research (coordinated and organized activities aiming at ensuring implementation of public policies in restructuring of agricultural sector (horticultural and wine-making), rural development programs, green economy, etc.);

5. Proven experience in building of partnership with other local stakeholders such as OFAPM - Office of Foreign Assistance Program Management (ensured support of national beneficiaries when submitting the funding application within the calls for projects of the cross-border and transnational cooperation programs, but also at the implementation and monitoring stage);

6. Significant experience in building of partnership with another international projects such as IFAD Projects, World Bank Projects, USAID Projects, GIZ Projects, Soros Foundation and other projects operated in Republic of Moldova.

4. Financial activity in microfinance and development projects (activities involved in creating, establishing, developing and financed):

- Created and developed the main Moldovan microfinance institution JV Microinvest (from business model idea to national network with 18 branches)- the biggest microfinance institution in Moldova;
- Over 420 private agricultural companies financed through "Fililere-du-Vin" and "Fruit Garden of Moldova" international projects supported by European Investment Bank (EIB);
- over 80 private agribusiness created, developed and financed through restructuring Land Project, USAID;
- over 150 SCAs established and developed in the rural areas of central and north part of Moldova through Moldovan Microfinance Alliance Project financed by Soros Foundation
- Created and developed 5 milk cooperatives in the North part of Moldova through CNFA USAID Project

Financial and Risk Management activity of loan portfolio for rural development, restructuring of horticultural and wine making and viticulture and horticultural sector of Moldova:

- more than 665 mil MDL in Microinvest company;
- around 55 mil Euro in EIB Filiere du Vin Project;
- around 120 mil Euro in EIB Fruit Garden Project.

5. Activities for increasing the Moldovan VET institutional capacity through CREATIVO PROJECT (CEDA)

- Developed and conducted 3 training programs "Training to Trainers" for 16 Moldovan VET institutions representatives for implementing the new Curriculum for students "Basics of Entrepreneurial -Bazele Antreprenoriatului";
- Consulted and coached of 11 Moldovan VET institutions through CREATIVO Project implemented by CEDA financed by LED and Swiss Cooperation Office (developed entrepreneurial activity within VET and build institutional VET capacity);
- Developed and conducted as a trainer over the 10 training programs for 11 VET institutions for following topics: Financial Planning, Business Plan elaboration for Antreprenorial activities, accounting procedures and financial reporting for entrepreneurial activities organized by VET, project management and fundraising, marketing and price policy, financial and commercial risk management, etc.
- Co-Author of the manual "Bazele Antreprenoriatului" for Curriculum "Bazele Antreprenoriatului" for VET institutions;
- Design and implemented in the 11 VET institutions the SCORECARD Instrument for monitoring and evaluating of the VET institutional capacity in order to scaling their entrepreneurial activities;
- Design and implemented in the 11 VET institutions the Financial Budget Monitoring Instrument for the entrepreneurial activities developed and implemented by VET;

6. Activities for increasing social and economic inclusion of NEET youth through PROJECT "Better opportunities for young people not in education, training and employment (NEET Youth Inclusion Initiative)" financed by East-Europe Foundation

- Developed and implemented of the innovative financial and entrepreneurial education program "Startup- EDU" consisting of 5 training modules (methodology, curriculum, case studies, individual exercises, group exercises, and other materials necessary for the smooth running of the seminars)
- Created, launched and developed of the Financial and Entrepreneurial Education Fund for Young People "Innova-School for YOU" in the region of Orhei, Telenești and Rezina in order to offering professional learning opportunities and launching own start-up business by NEET Young People.
- Created and launched 3 social entrepreneurial economic activity in Orhei city in order to increase Social Entrepreneurial Skills for Advancing Employability for young NEET peoples.

7. Elaborated following training modules:

- over 10 topics of training modules for SCAs management team, for SCAs members
- over 6 topics of training modules for milk cooperatives and their members.
- 5 topics of training program for start-up business "Start-UP EDU"

8. Designed and conducted:

- over 32 training programs for SCAs management team and SCAs members
- 16 workshops organized and conducted for SCAs management team and SCAs members
- over 12 training modules organized and conducted for milk cooperatives and their members

9. Co-Author of:

- 4 manuals/books with topics as accounting and reporting in SCAs, financial management in microfinance institutions, risk management of microfinance activity, internal control and auditing of microfinance loan portfolio
- several internal regulations of Microinvest and Moldovan Microfinance Alliance such as: Accounting and reporting policy, Financial Risk management policy, Internal control and auditing policy, monitoring and evaluation policy
- Co-author of 2 main regulations for Moldovan Microfinance Sector (SCAs Law and Microfinance law)

10. Actively involved in building 3 efficient and creative professional teams in Moldovan Microfinance Alliance, JV Microinvest and two EIB Projects.

11. Summary experience in training and financial coaching activity:

- 20 years+ experience as trainer in financial education and entrepreneurial activity.
- Trained and mentored over 700 employees from different Moldovan companies.
- Large experience in creating training curriculum, instructions, training materials and proved experience in directly led training sessions.
- Large experience in leading training and coaching sessions, working directly with employees to provide guidance and build essential skills.
- Designed, developed, and delivered training sessions and programs for **Moldovan Savings and Credit Associations (SCAs)** employees with main following subjects (within Moldovan Soros Foundation Project-Moldovan Microfinance Alliance):1. Accounting system and financial reporting.2. Internal Control management system for SCAs.3. How to understand the client business and do credit decision making.4. Financial planning.5. Financial analysis and key performance indicators diagnostics.6. Risk management.7. Cash flow forecasting.8. Profit and Loss forecast.9. Loan portfolio planning and forecast.
- Designed, developed, and delivered training sessions and programs for **Moldovan North Region Milk Cooperatives** employees with main following subjects (within CNFA (Cultivating New Frontiers in Agriculture), financed by USAID Moldova):1. Accounting system and financial reporting.2. Financial planning.3. Financial analysis and key performance indicators diagnostics.4. Cash flow forecasting.5. Profit and Loss forecast.6. Balance Sheet accounting forecast.6. Fiscal reporting for Milk Cooperatives.
- Designed, developed, and delivered training sessions and programs for **Moldovan Vocational Educational Institutions (VET)** employees with main following subjects (within CEDA and CREATIVO Projects): 1. *fundamentals of Entrepreneurship*.2. *Accounting system and financial reporting*.3. *Financial planning and reporting*.3. *Cash flow forecasting*.4. *Profit and Loss forecast*.5. *Balance Sheet accounting forecast*.6. *Budget (incomes and expenditures) planning and monitoring*.7. *Project management and fundraising*.8. *Marketing and price policy of entrepreneurial activity*.

12. Language skills: Indicate competence on a scale of 1 to 5 (1 - excellent; 5 - basic)

Language	Reading	Speaking	Writing
Romanian	mother tongue		
Russian	1	1	1
English	1	1	1
Italian	5	5	5

13. Skills:

- Proactive mind; strategic thinker, focused on the big picture and driven by results;
- Strong analytical background, familiar with statistical analysis software and database management tools;
- Strong organizational/project coordination skills;
- Ability to work independently, multi-task, deal with conflicting priorities and deliver high quality work on schedule;
- Sound knowledge of microfinance good practices;
- Ability to engage with various stakeholders, effective influencing skills and demonstrated diplomacy;
- Strong interpersonal and team work skills; demonstrated client orientation;
- Independent judgment and ability to influence, and develop consensus on difficult and controversial issues, balancing multiple stakeholder expectations and objectives;
- excellent communication skills, critical thinking;
- Flexibility, problem-solving skills, team work ability, responsibility, creativity;
- Good multi-tasking skills, able to adapt quickly and easily, deadlines management skills;
- ability to work in stressful environment;
- Project management ability, relationship-management skills;
- Emotional intelligence, integrity;
- Computer software and other IT application knowledge.

14. Present position: Project Financial Manager of Moldovan Wine and Horticultural Sectors Restructuring Projects (Fruit Garden & Filiere du Vin) financed by European Investment Bank (EIB), Chişinău, Republic of Moldova.

15. Years within the firm: 01.09.11- to date.

16. Specific experience in the other countries than RM:

Country	Date from - Date to
x	x

17. Main Professional experience

Date from - Date to	Location	Company& reference persons (name contact details)	Position	Description
2015-2023	Republic of Moldova	CEDA, CREATIVO Project	National consultant	<ul style="list-style-type: none"> • National consultant in development of entrepreneurial activities and income generating activities in <i>Moldovan Vocational educational schools (VET)</i> • National consultant in increasing the VET institutional capacity through different training activities, and developing the VET internal procedures and mechanisms for enhancing and escalating their daily capacity in order to increasing VET educational offers for youth peoples, including NEET
2021-2023	Republic of Moldova	UN Women Project, Ungheni region, NGO Faclia	National consultant	<ul style="list-style-type: none"> • National consultant for reducing of women rights violations and for developing the efficient mechanism for involving young women (NEET) in the rural economic activities from Cahul and Ungheni rural regions. • National consultant in the project UN Women Project <i>"Young women for PEACE"</i> for offering training programs, individual and group mentoring sessions and coaching in such arias as money management, business planning, launching own start-up business, risk management, in order to enhance the young women involving and inclusion in the social and economic community life.
2021-2023	Republic of Moldova	East European Foundation, NGO Filantropia Creștină Orhei	National consultant	<ul style="list-style-type: none"> • National consultant in creation, launch and developed of the Financial and Entrepreneurial Education Fund for Young People "Innova-School for YOU" activity in the region of Orhei, Telenești and Rezina in order to develop social entrepreneurship and the social and economic inclusion of NEET Young People by offering professional learning opportunities and launching your own start-up business. • National consultant in developing and implementing the "Start-UP-EDU" Program for NEET Young People for improving business environment by promoting self-employment and entrepreneurship, including social entrepreneurship. • National consultant in design and developed of the social

				entrepreneurship company for involving NEET Young People in the economic activities and consult, coach and support NEET young people in starting their own business.
01.09.2011-to date	Republic of Moldova	Consolidated Unit for Implementation and Monitoring of Vine-growing and Wine-making and Horticultural Sector Restructuring Programs, (Filiere du Vin and Fruit Garden Project financed by European Investment Bank (EIB)).	Project Financial Manager	<ul style="list-style-type: none"> • Design and establishment of loan/leasing operation products for increase access to finance for rural entrepreneurs (SMEs); • Provide training for local partner financial institutions (PFIs) for improving their agricultural credit technology and lending process for rural agricultural and non-Agri business; • Provide trainings for Project potential clients for increase access to finance; • Financial management of the Projects throughout the project cycle, project strategic planning and budgeting, financial and narrative reporting; • Responsible for elaborating of Project Manuals, internal regulations and procedures for efficient restructuring and developing of winemaking, vinicultural and horticultural sector of Republic of Moldova through access to European Union finance. • Responsible for elaborating and managing Project monitoring and evaluation system and reporting the impacts and results (disbursements, reimbursements, portfolio quality Key Performance Indicators). • Treasure management of the Projects throughout the project cycle; • Project accounting and financial reporting in local and IFRS system; • Responsible for elaborating of Project Manuals, internal regulations and procedures for efficient restructuring and developing of winemaking, vinicultural and horticultural sector of Republic of Moldova through access to European Union finance; • Responsible for elaborating and managing Project monitoring and evaluation system and reporting the impacts and results (disbursements, reimbursements, portfolio quality Key Performance Indicators); • Risk management activity and internal controls, financial reporting, flow of funds and EIB's disbursement procedures as well as external audit arrangements;

				<ul style="list-style-type: none"> Preparation of a reports on a monthly, quarterly and annually basis, as requested.
01.07.2003-10.08.2011	Republic of Moldova	JV Microinvest LLC	Financial Manager	<ul style="list-style-type: none"> Financial management of the Project (microfinance project for rural area development), accounting and financial reporting in local and IFRS system, loan portfolio management (MFI loan portfolio), treasure managements, project strategic planning and budgeting, financial and narrative reporting of the Project, key credit portfolio performance indicators analysis and evaluation, international and internal auditing of the financial results. Developed Accounting Policy, Treasure Management Manual, Financial Management Manual, Risk management Manual, Developed 1C: Accounting 8 Program, Financial, as well as Financial Management Information Systems (FMIS software) for MFIs. Developed Risk Management Information Systems (FMIS) for lending activity of MFIs. Developed and designed loan products for clients (SMEs).
01.02.2001-31.12.2002	Republic of Moldova	CNFA-USAD Project (Cultivating New Frontiers in Agriculture).	Senior National consultant	<ul style="list-style-type: none"> Responsible for establishing and developing of local and regional milk cooperatives in the north part of Moldova, including conducting of workshops, trainings, seminars and business coaching activities in efficient building capacity of rural milk cooperatives and regional milk cooperatives network. Responsible for financial management of the Project, accounting and financial reporting in local reporting system.
01.06.2000-31.12.2010	Republic of Moldova	Moldovan Microfinance Alliance financed by Soros Foundation	Project Financial Manager	<ul style="list-style-type: none"> Financial management of the Project (microfinance project for rural development), accounting and financial reporting in local and IFRS system, Responsible for creating and development of rural microfinance institutions in the central and north part of Moldova (saving and credit associations, SCA's), responsible for elaborating and organizing of training programs, seminars in order to efficient build the rural entrepreneurs though implementing innovative appropriate microfinance mechanism.
01.10.1995-31.05.2000	Republic of Moldova	USAID National Agricultural Project," PROJECT LAND-Restructuring of collective agricultural farms"	Senior National consultant	<ul style="list-style-type: none"> Responsible for financial evaluating and restructuring of existing soviet collective farmers in order to elaborating and implementing the appropriate restructuring plan for establishing and developing private agri-business entities in the central and north regions of Moldova. Responsible for financial statement analysis and financial performance reporting, preparing financial data for new private agri-businesses in rural area (Orhei, Telenesti, Rezina, Șoldanesti, Soroca regions).

18. Author of the entire package for the following training program:

1. INTRODUCTION TO ENTERPRENEURSHIP DEVELOPMENT.
2. LOAN PORTFOLIO AND RISK MANAGEMENT IN NON-BANKING INSTITUTIONS (MICROFINANCE).
3. FINANCIAL MANAGEMENT AND FINANCIAL FORECAST IN MICROFINANCE INSTITUTIONS.
4. FINANCIAL STRATEGIC PLANNING.
5. LEASING OPERATIONS AND LENDING PROCESS FOR AGRICULTURAL BUSINESS AND RURAL DEVELOPMENT.
6. INTERNAL CONTROL AND AUDIT PROCEDURES IN MICROFINANCE INSTITUTIONS.
7. ACCOUNTING SYSTEM AND REPORTING FOR SMES.
8. ACCOUNTING SYSTEM AND REPORTING IN SCAs.

19. Author of the following books:

1. INTERNAL CONTROL MANAGEMENT IN SAVING AND CREDIT ASSOCIATIONS (AUTHOR);
2. FINANCIAL ACCOUNTING SYSTEM FOR SAVING AND CREDIT ASSOCIATIONS (AUTHOR);
3. RISK MANAGEMENT AND FINANCIAL ANALYSIS (AUTHOR);

20. Co-author of the following regulations for Moldovan Microfinance sector:

1. SAVINGS AND CREDIT ASSOCIATIONS PARLIAMENT LAW (NO 139 OF 21-06-2007);
2. MICROFINANCE ORGANIZATIONS PARLIAMENT LAW (NO. 280-XV OF 22.07.2004);
3. NATIONAL ACCOUNTING STANDARD NO. 63 "PRESENTATION OF INFORMATION IN THE FINANCIAL STATEMENTS OF SAVINGS AND LOAN ASSOCIATIONS AND OTHER SIMILAR INSTITUTIONS";
4. THE REGULATION REGARDING THE FINANCIAL REPORTING OF SAVINGS AND LOAN ASSOCIATIONS (NATIONAL COMMISSION FOR FINANCIAL MARKETS DECISION NO. 54/3 OF 11.12.2017 OF NATIONAL COMMISSION FOR FINANCIAL MARKETS);
5. THE REGULATION REGARDING THE FINANCIAL REPORTING OF MFIS (NATIONAL COMMISSION FOR FINANCIAL MARKETS DECISION NO. 52/6 OF 24.09.2015 OF NATIONAL COMMISSION FOR FINANCIAL MARKETS);
6. THE LOAN PRUDENTIAL REGULATION OF NON-BANK FINANCIAL INSTITUTIONS (SCAs AND MFIs) (NATIONAL COMMISSION FOR FINANCIAL MARKETS DECISION NO. NO. 17/8 DIN 30.04.2008);
7. THE MONITORING AN FINANCIAL EVALUATION TECHNICAL GUIDE FOR SCAs AND MFI BASED ON WOCCU TOOLS AND METHODOLOGIES

21. Co-author of the manual "Bazele Antreprenoriatului" for Curriculum "Bazele Antreprenoriatului" for VET institutions;

Declaration: I confirm my intention to serve in the stated position and present availability to serve for the term of the proposed contract. I, the undersigned, certify that to the best of my knowledge and belief, this CV correctly describes myself, my qualifications, and my experience. I understand that any wilful misstatement described herein may lead to my disqualification or dismissal, if engaged.

Date: **04 March 2024**

Full name of authorized representative:

Viorica Mîrzac

