



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

Work experience

Dates	2020 -2024
Occupation or position held	Trainer
Main activities and responsibilities	<ul style="list-style-type: none"> - Elaborarea Modulelor „Modelul de afaceri” și „Planificarea financiară” și instruirea participanților la Programul de Educație Antreprenorială, Componenta, I Start în Business și Femei în afaceri. - Elaborarea și Modulului „Eficientizarea afacerii” și instruirea participanților la Componenta II a Programului Educație Antreprenorială. - Elaborarea modulului „Diagnostică întreprinderii” și instruirea Administratorilor autorizați. - Instruirea angajaților Serviciul Fiscal de Stat la modulul „Analiza economic-financiară a întreprinderii”
Dates	06/2016 – 12/2019
Occupation or position held	Trainer
Main activities and responsibilities	<ul style="list-style-type: none"> - Participare la elaborarea și revizuirea setului de materiale didactice la disciplina "Bazele antreprenoriatului", conform Curriculum modular pentru învățământul profesional tehnic; - Formarea cadrelor didactice din colegii și instituțiile profesional tehnice la disciplina "Bazele antreprenoriatului"; - Formarea de formatori la disciplina "Bazele antreprenoriatului" în baza Curriculum ediția 2019
Name and address of employer	Centrul pentru Educație Antreprenorială și Asistență în Afaceri (CEDA), 35, Eminescu, str.Chîșinău
Type of business or sector	ONG
Dates	08/2017 – 10/2019
Occupation or position held	Director executive
Main activities and responsibilities	<ul style="list-style-type: none"> - Elaborarea manualului operațional privind activitatea de creditare și administrarea riscului de credit. - Elaborarea modelelor de documente și formularelor tipizate pentru activitatea de creditare; - Elaborarea și implementarea strategiei de dezvoltare a societății; - Planificarea ,organizarea, coordonarea și controlul realizării scopului și obiectivelor societății; - Monitorizarea portofoliului de credite; - Asigurarea realizării obiectivelor aprobate; - Elaborarea bugetului și aprobarea sistemului de raportare pentru monitorizarea realizării bugetului; - Identificarea și atragerea resurselor financiare pentru capitalizarea societății; - Efectuarea analizei periodice a activității societății; - Organizarea pregătiri și perfecționarea profesională a angajaților; - Selectarea, recrutarea , instruirea și integrarea personalului în cadrul societății.
Name and address of employer	FARMCAPITAL” Ltd. Joint Microfinancing Organization, 11, George Coșbuc str, Chisinau
Type of business or sector	Microfinancing organization
Dates	06/ 2010 – 07/2017
Occupation or position held	Head of the “Research, Information, Training and Consulting Division”
Main activities and responsibilities	<ul style="list-style-type: none"> - 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	<ul style="list-style-type: none"> - 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	<ul style="list-style-type: none"> - 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	<ul style="list-style-type: none"> - 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	<ul style="list-style-type: none"> - 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	<ul style="list-style-type: none"> - 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; <p>Reporting the information on credit process to the Council of Administration.</p>
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**, Căuşeni, 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**, Căuşeni, 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 Category

Additional information References available upon request.