

Personal information **Tudor LUPAȘCO**

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 tudor.lupasco@gmail.com



Gender Male | Date of birth 05/08/1957 | Nationality Republic of Moldova

Work experience

<p>Dates Occupation or position held Main activities and responsibilities</p>	<p>06/2016 – 12/2019 Trainer</p> <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
<p>Name and address of employer</p>	<p>Centrul pentru Educație Antreprenorială și Asistență în Afaceri (CEDA), 35, Eminescu, str. Chișinău</p>
<p>Type of business or sector</p>	<p>ONG</p>
<p>Dates Occupation or position held Main activities and responsibilities</p>	<p>08/2017 – 10/2019 Director executive</p> <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.
<p>Name and address of employer Type of business or sector</p>	<p>"FARMCAPITAL" Ltd. Joint Microfinancing Organization 11, George Coșbuc str, Chisinau Microfinancing organization</p>
<p>Dates Occupation or position held Main activities and responsibilities</p>	<p>06/2010 – 07/2017 Head of the "Research, Information, Training and Consulting Division"</p> <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
<p>Dates Occupation or position held Main activities and responsibilities</p>	<p>2014 - 2015, continuation 2015-2016 ODIMM's Consultant within the Competitiveness Enhancement Project financed by World Bank</p> <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
 - Consultancy and assistance in business initiation and development;
 - Analyzing the business plans of the beneficiaries
 - Elaboration of Operational Manual for Credit Guaranty Facility.
- 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



<p>Dates Occupation or position held Main activities and responsibilities</p>	<p>05/1996 – 05/2003 Head of the Rural Business Division</p> <ul style="list-style-type: none"> - 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;
<p>Dates Occupation or position held Main activities and responsibilities</p>	<p>1996 – 1999 Representative of CB "Moldova-Agroindbank" JSC in TACIS FDMOL-9503 Project "Developing loans for private farmers"</p> <ul style="list-style-type: none"> - 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;
<p>Name and address of employer Type of business or sector</p>	<p>CB "Moldova-Agroindbank" JSC., 9/1 Constantin Tănase str., Chisinau, Republic of Moldova Commercial Bank</p>
<p>Dates Occupation or position held Main activities and responsibilities</p>	<p>11/1985-08/1995 President</p> <ul style="list-style-type: none"> - The administration of the economic activity and producing process of the household "Frunze" agricultural company, Căuşeni, Republic of Moldova
<p>Type of business or sector</p>	<p>Agriculture</p>
<p>Dates Occupation or position held Main activities and responsibilities</p>	<p>09/1983-11/1985 Head of "Field crops of the household" section</p> <ul style="list-style-type: none"> - Secretary of the party organization of "Frunze" agricultural household.
<p>Type of business or sector</p>	<p>Agriculture</p>
Education and training	
<p>Dates Title of qualification awarded Principal subjects/occupational skills covered Name and type of organisation providing education and training</p>	<p>1974 – 1979 Bachelor Degree Department of energy, "Electrification and automation of agriculture" Polytechnic Institute "S. Lazo"</p>
<p>Dates Principal subjects/occupational skills covered Name and type of organisation providing education and training</p>	<p>09/2012 Micro, Small and Medium Enterprises Lending Seminar, Business & Finance Consulting, Moldova</p>
<p>Dates Principal subjects/occupational skills covered Name and type of organisation providing education and training</p>	<p>07/2002 Micro, Small and Medium Enterprises Lending Seminar, USAID, Moldova</p>
<p>Dates Principal subjects/occupational skills covered Name and type of organisation providing education and training</p>	<p>08/2007 Managing outstanding loans and recover the outstanding (overdue) loans Opportunity Bank, Moldova</p>



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	
french	satisfactory	satisfactory	satisfactory	satisfactory	satisfactory	
english	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.

