

**Personal information** **Tudor LUPAȘCO**

 78/1 Decebal str., Chișinău, Republic of Moldova

 +37368049318

 [tudor.lupasco@gmail.com](mailto:tudor.lupasco@gmail.com)



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

**Work experience**

<p><b>Dates</b> Occupation or position held <b>Main activities and responsibilities</b></p>	<p><b>06/2016 – 12/2019</b> <b>Trainer</b></p> <ul style="list-style-type: none"> <li>- Participare la elaborarea și revizuirea setului de materiale didactice la disciplina "Bazele antreprenoriatului", conform Curriculum modular pentru învățământul profesional tehnic;</li> <li>- Formarea cadrelor didactice din colegii și instituțiile profesional tehnice la disciplina "Bazele antreprenoriatului";</li> <li>- Formarea de formatori la disciplina "Bazele antreprenoriatului" în baza Curriculum ediția 2019</li> </ul>
<p><b>Name and address of employer</b></p>	<p>Centrul pentru Educație Antreprenorială și Asistență în Afaceri (CEDA), 35, Eminescu, str. Chișinău</p>
<p><b>Type of business or sector</b></p>	<p>ONG</p>
<p><b>Dates</b> Occupation or position held <b>Main activities and responsibilities</b></p>	<p><b>08/2017 – 10/2019</b> <b>Director executive</b></p> <ul style="list-style-type: none"> <li>- Elaborarea manualului operațional privind activitatea de creditare și administrarea riscului de credit.</li> <li>- Elaborarea modelelor de documente și formularelor tipizate pentru activitatea de creditare;</li> <li>- Elaborarea și implementarea strategiei de dezvoltare a societății;</li> <li>- Planificarea ,organizarea, coordonarea și controlul realizării scopului și obiectivelor societății</li> <li>- Monitorizarea portofoliului de credite;</li> <li>- Asigurarea realizării obiectivelor aprobate;</li> <li>- Elaborarea bugetului și aprobarea sistemului de raportare pentru monitorizarea realizării bugetului;</li> <li>- Identificarea și atragerea resurselor financiare pentru capitalizarea societății;</li> <li>- Efectuarea analizei periodice a activității societății;</li> <li>- Organizarea pregătiri și perfecționarea profesională a angajaților;</li> <li>- Selectarea, recrutarea , instruirea și integrarea personalului în cadrul societății.</li> </ul>
<p><b>Name and address of employer</b> <b>Type of business or sector</b></p>	<p><b>"FARMCAPITAL" Ltd. Joint Microfinancing Organization</b> 11, George Coșbuc str, Chisinau Microfinancing organization</p>
<p><b>Dates</b> Occupation or position held <b>Main activities and responsibilities</b></p>	<p><b>06/2010 – 07/2017</b> <b>Head of the "Research, Information, Training and Consulting Division"</b></p> <ul style="list-style-type: none"> <li>- Participation in Credit Guarantee granting, analyzing the guarantee folders, recovering the guarantees from the late payers;</li> <li>- Supervising the elaboration of the analysis on SME sector (on different periods);</li> <li>- Supervising the National Program of Economic Empowerment of Youth;</li> <li>- Contributed in the elaboration of the regulation on Remittances Investment in National Economy "PARE 1+1" Program;</li> <li>- Coordination of the contacts with the regional districts</li> </ul>
<p><b>Dates</b> Occupation or position held <b>Main activities and responsibilities</b></p>	<p><b>2014 - 2015, continuation 2015-2016</b> <b>ODIMM's Consultant within the Competitiveness Enhancement Project financed by World Bank</b></p> <ul style="list-style-type: none"> <li>- Elaboration of Operational Manual for Credit Guaranty Facility</li> </ul>



- 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><b>Dates</b>  <b>Occupation or position held</b>  <b>Main activities and responsibilities</b></p>	<p><b>05/1996 – 05/2003</b>  <b>Head of the Rural Business Division</b></p> <ul style="list-style-type: none"> <li>- Performing the economic analysis of the credit applications and presentation of the reports to the credit committee</li> <li>- Administration of the crediting and monitoring process within the division;</li> <li>- Risk evaluation and recovery of doubtful loans;</li> <li>- Participation in creation of the organizational structure on crediting and consulting service granting;</li> <li>- Participation in elaboration and implementation of the banking products such as "Mortgage crediting" and "Land transaction services";</li> <li>- Has reviewed the manual "The methodology of the agricultural land evaluation".</li> <li>- Participation at the elaboration of Credit Policy, Methodology and Procedures for Agro Business;</li> </ul>
<p><b>Dates</b>  <b>Occupation or position held</b>  <b>Main activities and responsibilities</b></p>	<p><b>1996 – 1999</b>  <b>Representative of CB "Moldova-Agroindbank" JSC in TACIS FDMOL-9503 Project "Developing loans for private farmers"</b></p> <ul style="list-style-type: none"> <li>- Participation in elaboration and implementation of the banking products such as "Mortgage crediting" and "Land transaction services";</li> <li>- Has reviewed the manual "The methodology of the agricultural land evaluation".</li> <li>- Participation at the elaboration of Credit Policy, Methodology and Procedures for Agro Business;</li> </ul>
<p><b>Name and address of employer</b>  <b>Type of business or sector</b></p>	<p><b>CB "Moldova-Agroindbank" JSC., 9/1 Constantin Tănase str., Chisinau, Republic of Moldova</b>  <b>Commercial Bank</b></p>
<p><b>Dates</b>  <b>Occupation or position held</b>  <b>Main activities and responsibilities</b></p>	<p><b>11/1985-08/1995</b>  <b>President</b></p> <ul style="list-style-type: none"> <li>- The administration of the economic activity and producing process of the household "Frunze" agricultural company, Căuşeni, Republic of Moldova</li> </ul>
<p><b>Type of business or sector</b></p>	<p>Agriculture</p>
<p><b>Dates</b>  <b>Occupation or position held</b>  <b>Main activities and responsibilities</b></p>	<p><b>09/1983-11/1985</b>  <b>Head of "Field crops of the household" section</b></p> <ul style="list-style-type: none"> <li>- Secretary of the party organization of "Frunze" agricultural household.</li> </ul>
<p><b>Type of business or sector</b></p>	<p>Agriculture</p>
<b>Education and training</b>	
<p><b>Dates</b>  <b>Title of qualification awarded</b>  <b>Principal subjects/occupational skills covered</b>  <b>Name and type of organisation providing education and training</b></p>	<p><b>1974 – 1979</b>  <b>Bachelor Degree</b>  <b>Department of energy, "Electrification and automation of agriculture"</b>  <b>Polytechnic Institute "S. Lazo"</b></p>
<p><b>Dates</b>  <b>Principal subjects/occupational skills covered</b>  <b>Name and type of organisation providing education and training</b></p>	<p><b>09/2012</b>  <b>Micro, Small and Medium Enterprises Lending Seminar,</b>  <b>Business &amp; Finance Consulting, Moldova</b></p>
<p><b>Dates</b>  <b>Principal subjects/occupational skills covered</b>  <b>Name and type of organisation providing education and training</b></p>	<p><b>07/2002</b>  <b>Micro, Small and Medium Enterprises Lending Seminar,</b>  <b>USAID, Moldova</b></p>
<p><b>Dates</b>  <b>Principal subjects/occupational skills covered</b>  <b>Name and type of organisation providing education and training</b></p>	<p><b>08/2007</b>  <b>Managing outstanding loans and recover the outstanding (overdue) loans</b>  <b>Opportunity Bank, Moldova</b></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.

