

Personal information

Tudor LUPAȘCO

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

Work experience

Dates Occupation or position held Main activities and responsibilities	06/2016 – 12/2019 Trainer - 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 Antrepreneurială și Asistență în Afaceri (CEDA), 35, Eminescu, str. Chișinău
Type of business or sector	ONG
Dates Occupation or position held Main activities and responsibilities	08/2017 – 10/2019 Director executive - 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 Type of business or sector	"FARMCAPITAL" Ltd. Joint Microfinancing Organization 11, George Coșbuc str, Chisinau Microfinancing organization
Dates Occupation or position held	06/2010 – 07/2017 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 Occupation or position held Main activities and responsibilities	2014 - 2015, continuation 2015-2016 ODIMM's Consultant within the Competitiveness Enhancement Project financed by World Bank - 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



Dates
Occupation or position held
Main activities and responsibilities

05/1996 – 05/2003

Head of the Rural Business Division

- 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
Occupation or position held
Main activities and responsibilities

1996 – 1999

Representative of CB "Moldova-Agroindbank" JSC in TACIS FDMOL-9503 Project "Developing loans for private farmers"

- 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
Type of business or sector

CB "Moldova-Agroindbank" JSC, 9/1 Constantin Tănase str., Chisinau, Republic of Moldova
Commercial Bank

Dates
Occupation or position held
Main activities and responsibilities

11/1985-08/1995

President

- The administration of the economic activity and producing process of the household "Frunze" agricultural company, Căuşeni, Republic of Moldova

Type of business or sector

Agriculture

Dates
Occupation or position held
Main activities and responsibilities

09/1983-11/1985

Head of "Field crops of the household" section

- Secretary of the party organization of "Frunze" agricultural household.
- District Association of consumption, Căuşeni, Republic of Moldova**

Type of business or sector

Agriculture

Education and training

Dates
Title of qualification awarded
Principal subjects/occupational skills covered
Name and type of organisation providing education and training

1974 – 1979

Bachelor Degree

Department of energy, "Electrification and automation of agriculture"
Polytechnic Institute "S. Lazo"

Dates
Principal subjects/occupational skills covered
Name and type of organisation providing education and training

09/2012

Micro, Small and Medium Enterprises Lending Seminar,
Business & Finance Consulting, Moldova

Dates
Principal subjects/occupational skills covered
Name and type of organisation providing education and training

07/2002

Micro, Small and Medium Enterprises Lending Seminar,
USAID, Moldova

Dates
Principal subjects/occupational skills covered
Name and type of organisation providing education and training

08/2007

Managing outstanding loans and recover the outstanding (overdue) loans
Opportunity Bank, Moldova

Principal subjects/occupational skills covered Name and type of organisation providing education and training	Dates	08/2007
		Managing outstanding loans and recover the outstanding (overdue) loans Opportunity Bank, Moldova
Principal subjects/occupational skills covered Name and type of organisation providing education and training	Dates	05-06/1999
		Training on real estate evaluation 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.

