


## CURRICULUM VITAE

<b>1</b>	<b>Family name:</b>	<b>CIOBANU</b>	
<b>2</b>	<b>First names:</b>	<b>VALERIA</b>	
<b>3</b>	<b>Date of birth:</b>	<b>April 22, 1975</b>	
<b>4</b>	<b>Home Address:</b>	12/3 Voluntarilor Street, apt.36, Chisinau, Republic of Moldova	
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<b>5</b>	<b>Civil status:</b>	<b>Single</b>	

### 6. Education:

<i>Institution:</i>	<b>Moldovan State University</b>
<i>Date:</i>	June, 1999
<i>Degree/Diploma obtained:</i>	Lawyer
<i>Specialist subject:</i>	International Law

<i>Institution:</i>	<b>Pedagogical College "Alexei Mateevici"</b>
<i>Date:</i>	1990 – 1994
<i>Degree/Diploma obtained:</i>	Primary School Teacher
<i>Specialist subject:</i>	Primary School Teacher

### Trainings:

<i>Institution/Company:</i>	<b>NeoConsulting Ltd.</b>
<i>Date:</i>	May-June, 2007
<i>Specialist subject:</i>	Accountancy/ Book-keeping & Reporting

<i>Institution/Company:</i>	<b>NeoConsulting Ltd.</b>
<i>Date:</i>	April, 2007
<i>Specialist subject:</i>	Advanced course for computer users

<i>Institution:</i>	<b>USAID, Ukraine Trainers - Development Alternatives, Inc., Washington, USA</b>
<i>Date:</i>	July 10- 13, 2006
<i>Specialist subject:</i>	Rural and Agricultural Finance, 4-day course

<i>Institution:</i>	<b>Canadian Foundation for Human Rights</b>
<i>Date:</i>	June, 20 - July, 13, 1998
<i>Degree/Diploma obtained:</i>	Trainer in Human Rights
<i>Specialist subject:</i>	Human Rights Protection

<i>Institution:</i>	<b>Canadian Foundation for Human Rights</b>
<i>Date:</i>	March 6 - 10, 2000 – <i>phase III</i> February, 20 - 29, 1999 – <i>phase II</i> November, 10 -15, 1997 – <i>phase I</i>
<i>Degree/Diploma obtained:</i>	Trainer in Human Rights
<i>Specialist subject:</i>	Human Rights Protection

### 7. Profession/occupation:

Banker  
Financial Analyst/Credit Specialist  
Lawyer

### 8. Professional Experience Record:

<i>Date:</i>	<b>June 4, 2007 – present</b>
<i>Company:</i>	JSCB "INVESTPRIVATBANK"
<i>Position:</i>	Head of the Development and Analysis Division
<i>Description:</i>	<p>Main responsibilities:</p> <ul style="list-style-type: none"> <li>- bank's network development – since June, 2007 the Bank's network was extended and there were opened 14 new branches and 18 new representative offices;</li> <li>- developing and implementing marketing strategies and tactics to promote bank's image, new products &amp; services;</li> <li>- business planning and reporting on the business-plan implementation, reporting - analytical reports on bank's activity, products and services dynamics;</li> <li>- developing and implementing new banking products and services;</li> <li>- management of the Bank's Mortgage Program "Casa Blanca" – negotiating and contracting construction companies for new complexes, developing and implementing marketing strategies to increase the Program's sales, offering legal assistance to the clients, monitoring money usage and the technical sides of the construction</li> <li>- meeting the terms of work execution, quality of work accomplished, meeting contracts' terms and conditions.</li> </ul>

<b>Date:</b>	<b>October 1, 2005 – present</b>
<b>Company:</b>	Centre for Security and Science, Va, USA
<b>Position:</b>	Consultant/analyst
<b>Description:</b>	Developing studies/reports on the issues related to international terrorism threats, conflict resolution, peacemaking in the FSU space. A large experience of work with such regions as Caucasus and Central Asia. <a href="http://www.c4ss.net">www.c4ss.net</a>
<b>Date:</b>	<b>October 1, 2005 – February 15, 2007</b>
<b>Location:</b>	Chisinau
<b>Project:</b>	Agribusiness Development Project, funded by the USAID
<b>Company:</b>	Citizen's Network for Foreign Affairs
<b>Position:</b>	Credit Specialist
<b>Description:</b>	Interfacing with financial institutions - banks, leasing companies, state agencies and insurance companies and developing new loan products for the agribusiness; Developing an outreach strategy for targeted geographical areas to marshal the credit and grant resources for qualified clients to expend their high value agriculture activities; Facilitating the access to the financial resources for companies and particulars, working in the agricultural sector; Assisting farmers, small and medium size agribusiness enterprises to apply for the loans and preparing the necessary application documents; Developing guidelines on the issues related to the finances – ex. Agribusiness Financial Directory, Survey ; Analyzing the financial viability of the ADP's clients, determining the problematic areas, developing action plans and financial strategies and solutions; Conducting informational or training sessions on financial issues for the interested clients; Developing financial models ultimately to be used by the ADP's clients, banks, microfinance institutions, leasing companies.
<b>Date:</b>	<b>April, 2005 – February, 2006</b>
<b>Location:</b>	Chisinau
<b>Company:</b>	JSCB "EuroCreditBank"
<b>Position:</b>	President's Advisor, Vice-President of the Loan Committee, Head of the PR Division
<b>Description:</b>	Analyzing and deciding on loan applications; Assisting the Loan Division in developing the lending strategies; Management of the PR Division - Supervising the public relations specialists; Working on the up-growth and improvement of the bank's image ; Evaluating the advertising and promotion programs for compatibility with public relations efforts and prepare reports on the results for the top management; Observing social, economic, and political trends that might ultimately affect the bank and making recommendations to enhance the bank's image based on those trends; Recruitment and evaluation of the personnel, etc.
<b>Date:</b>	<b>August, 2004 – April, 2005</b>
<b>Location:</b>	Chisinau
<b>Company:</b>	JSCB "EuroCreditBank"
<b>Position:</b>	Head of the Loan Division, Vice-President of the Loan Committee
<b>Description:</b>	Management of the Loans Division - Supervising and assisting credit specialists in their day-by-day work with the loan files and new loan applications; Evaluating the applications and documents, coming to confirm the info indicated by the client in the application forms; Presenting the loan applications at the Loan Committee's sessions; Developing and evaluating the lending strategies; Participating in the development of the new products and services, as well as their implementation; Elaborating internal bank's regulations for the issues, related to the crediting activity; Developing and presenting reports on the activity of the loan department to the President and Administrative Council of the bank; Developing and presenting reports on the crediting activity of the bank to the National Bank of Moldova; Improving the loan portfolio and aiming to grow the quantity and quality of the loans; Analyzing the social, economic trends that might ultimately influence the loan activity of the bank and making recommendations to enhance the bank's activity on those trends.
<b>Date:</b>	<b>October, 2003 – August, 2004</b>
<b>Location:</b>	Chisinau
<b>Company:</b>	JSCB "EuroCreditBank"
<b>Position:</b>	Head of the Loans Department
<b>Description:</b>	Management of the Loan Department - Supervising and assisting credit specialists in their day-by day work with the loan files and new loan applications; Evaluating the applications and documents, coming to confirm the info indicated by the client in the application forms; Analyzing and preparing the loan applications to be presented at the Loan Committee; Developing and presenting reports on the activity of the loan department to the President and Administrative Council of the bank; Developing and presenting reports on the crediting activity of the bank to the National Bank of Moldova; Elaborating internal bank's regulations for the issues, related to the crediting activity; Drafting the loan and mortgage contracts, assisting client during the signing procedure; Maintaining the loans data bases; Participating at elaboration and implementation of the new data bases, allowing to optimize the activity of the loan department; Working with the historical problematic loans of the bank, improving the loan portfolio and aiming to grow the quantity and quality of the loans.

<b>Date:</b>	<b>February, 2001 – January 2004</b>
<b>Location:</b>	Chisinau, Moldova, Harrisonburg, Virginia, USA
<b>Project:</b>	Studies & Scientific researches on International Terrorism issues
<b>Company:</b>	William R. Nelson Institute – Moldova
<b>Position:</b>	Director
<b>Description:</b>	Developing studies/reports on the issues related to international terrorism, conflict resolution, peacemaking, shadow economy, money laundering; there were organized more than six international events /conferences/ in Moldova and United States.
<b>Date:</b>	<b>February, 2000 - February, 2001</b>
<b>Location:</b>	Chisinau, Moldova, Harrisonburg, Virginia, USA
<b>Project:</b>	Studies in the field of international terrorism and conflict prevention
<b>Company:</b>	Moldovan Branch of the William R. Nelson Institute at James Madison University, Va, USA
<b>Position:</b>	Director
<b>Description:</b>	Analyzing the economical, political and social events in the former soviet states and preparing reports on certain subjects, all of them being related to international terrorism issues.
<b>Date:</b>	<b>September, 1999 – February, 2000</b>
<b>Location:</b>	Chisinau, Moldova
<b>Company:</b>	Presidency, President's Documentation Service
<b>Position:</b>	Personal assistant of the Head of the President's Cabinet, Chancellor of the President of the Republic of Moldova for Legal Affairs
<b>Description :</b>	Office management, drafting legal documents, ultimately to be signed by the President.
<b>Date:</b>	<b>September, 1997 – November, 1998</b>
<b>Location:</b>	Chisinau, Moldova
<b>Company:</b>	Helsinki Committee for Human Rights from the Republic of Moldova
<b>Position:</b>	lawyer, projects coordinator
<b>Description</b>	Legal assistance in the field of human rights' violations, coordinating projects related to prevention of human rights violations in different areas of the social and economical life, preparing reports and organizing conferences, seminars round-tables and trainings.
<b>Date:</b>	<b>October, 1996 – September, 1997</b>
<b>Location:</b>	Chisinau, Moldova
<b>Company:</b>	School nr. 56
<b>Position:</b>	English language teacher
<b>Description:</b>	Teaching English language in the primary school
<b>Date:</b>	<b>September, 1993 – May, 1994</b>
<b>Location:</b>	Chisinau, Moldova
<b>Company:</b>	Primary School nr. 83
<b>Position:</b>	Primary School Teacher
<b>Description:</b>	Teaching the basic courses in the primary school

#### 9. Skills and Abilities:

**Language skills:** /Indicating competence on a scale of 1 to 5 (5 – excellent; 1 – basic)/

Language	Reading	Speaking	Writing
<b>Romanian</b>		<b>Native</b>	
<b>Russian</b>		<b>Native</b>	
<b>English</b>	<b>5</b>	<b>5</b>	<b>5</b>

Personal skills - strong analytical, communication and computer skills, experience in conflict management and human rights issues, a strong background in political science, international terrorism issues, financials.

I am a dynamic person, with progressive experience in highly demanding environment, a problem solver and a decision maker, who has the ability to set realistic priorities and initiate viable courses of action, to "get things done", all these corroborated by excellent communication skills and aptitude to motivate the team members.

#### 10. Key qualifications:

My current position as the Head of the Development and Analysis Division with JSCB "INVESTPRIVATBANK" implicates a few directions of activity:

- banking network development;
- developing and implementing new banking products and services;
- developing and implementing new marketing strategies and tactics;
- reporting on the bank's activity;
- planning & sales, sales of the new products;
- corporative clients portfolio development.

Between October, 2003 and February, 2006 I worked with JSCB "EuroCreditBank":

- October, 2003 - August, 2004 as the Head of the Loans Department;
- August, 2004 – April, 2005 as the Head of the Loans Division, Vice-President of the Loan Committee;

During this period the area of my responsibilities included the daily management of Loan division/department activity, starting from assisting and supervising the credit specialists and ending with

reporting to the bank's top management and National Bank of Moldova on the bank's crediting activity, as well as development of the new banking products and services and their implementation.

In April, 2005 I was promoted to the position of President's Advisor, Vice-President of the Loan Committee, Head of the PR Division. Main responsibilities – development of the bank's image and working with the VIP clients.

In October of 2005 I have decided to make a change in my professional orientation and, counting of highly demanding environment, I've chosen the non-governmental economical sector and joined the Agribusiness Development Project, an USAID funded project, implemented by Citizens Network for Foreign Affairs, USA, as an Agribusiness Credit Specialist, where I had the chance to gain the needed experience, working with the representative of the small and medium size business, under a different approach, comparing to the banking one.

As a result, I've gained the following qualifications:

- Network Development
- Team Development
- Staff Hiring and Training
- Bank Management
- Bank Advisory and Training
- Negotiations
- Financial Sector Development.
- Economic and financial analysis
- New Product Development
- Internal Audit of the Loan Division
- Credit Analysis
- Credit Risk Assessment and Management
- Credit portfolio planning
- Loan Monitoring
- Loan Recovery
- Agricultural Lending
- SME crediting/financing

#### 11. Recommendations & References

To be presented at the first request.

Dr. Ronald E. Carrier	Chancellor of the James Madison University, Harrisonburg, Va, USA, JMU's fourth president	Cell: /+1 540/ 8102266
Mr. Mihai Petrache	Ex-Chancellor of the President of the Republic of Moldova, Chief of the President Lucinschi's Cabinet, President of the Centrist Union of Moldova	Cell: /+373/ 69139309
Dr. Stephen Reed Bowers	Director of the Centre for Security and Science /former director of the William R. Nelson Institute at James Madison University, Harrisonburg, Va, USA/	Cell: /+1 540/ 4217174 <a href="mailto:stephenbowers@yahoo.com">stephenbowers@yahoo.com</a> <a href="http://www.c4ss.net">www.c4ss.net</a>
Mr. Aureliu Cincilei	President of the JSCB "EuroCreditBank", Moldova	Cell: /+373/ 79602102 <a href="mailto:acincilei@ecb.md">acincilei@ecb.md</a>
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