

## Curriculum Vitae

1. **Family name:** GLADEI
2. **First name:** Angela
3. **Date of birth:** 03/08/1972
4. **Contact data:** angela.gladei@bdc.md  
00 373 79885656
5. **Nationality:** Republic of Moldova
6. **Education:**



*Institution:* Schultz Knowledge, United Kingdom  
*Dates:* 28/01/—02/02/2016  
*Degree obtained:* ***Train of Trainers Certificate***

*Institution:* Walcerstone State School  
*Dates:* 15/02/—21/02/2016  
*Degree obtained:* ***Business Case Writing Certificate***

*Institution:* SIDA, Sweden  
*Dates:* 09/2014—11/2014  
*Degree obtained:* ***Strategic Business Management Certificate***

*Institution:* Grenoble Graduate School of Business, Global Management Programme  
*Dates:* 09/2005—02/2008  
*Degree obtained:* ***Master Degree in Business Administration***

*Institution:* Academy of Economic Studies, Banking and Stock Exchange Faculty, Republic of Moldova  
*Dates:* 09/1997—06/2000  
*Degree obtained:* ***Bachelor Degree in Economics***

*Institution:* Moldovan State University, Republic of Moldova  
*Dates:* 09/1990—06/1995  
*Degree obtained:* ***Bachelor Degree in History and Historical Science***

### 7. Language Skills: (5=excellent, 1=basic)

<i>Language</i>	<i>Reading</i>	<i>Speaking</i>	<i>Writing</i>
Romanian	5	5	5
Russian	5	5	5
English	5	4	5
French	3	2	2

**8. Membership of professional bodies:**

Current President of the Association of Women Entrepreneurs from Moldova  
Current President of the Association of Alternative Financial Companies from Moldova  
Foster Chair of the Financial Committee of AmCham

**9. Present positions:**

**(Since 09/2019 – present) Business Owner and Managing Partner at BDC Creative Company**

Main responsibilities are related to:

- coordination of the BDC expert team;
- providing mentoring, consulting and training sessions for company customers;
- elaboration of market studies, reports, feasibility studies, business plans and other documents at the request of the clients;
- coordination of all the projects implemented by the company;
- representing the company in relations with public authorities, other organizations/ associations, national and international partners, etc.

**(Since 08/2015 – present) Business Owner and Managing Partner at Business Development Capital Company**

Main responsibilities are related to:

- coordination of the BDC expert team;
- providing mentoring, consulting and training sessions for company customers;
- development of market studies, feasibility studies, business plans and other documents at the request of the clients;
- coordination of all the projects implemented by the company;
- representing the company in relations with public authorities, other organizations/ associations, national and international partners, etc.

**(18.12.2018 – present) President of the Association of Women Entrepreneurs from Moldova**

Main responsibilities are related to achieving the strategic priorities established in cooperation with the Board of Directors:

- to extend the Association presence and contribution in the rural areas of the Republic of Moldova through the opening of 3 new branches of the Association in the Ungheni, Tiraspol and Comrat towns in order to boost women entrepreneurship in rural areas;
- negotiation and signing of cooperation agreements with local and international partners, similar associations from other countries and public authorities, institutions or associations which have the similar goals. For next period it is planned to sign cooperation agreements with similar Associations from Iași, Cluj, Bucuresti (Romania);
- fostering the cooperation with central and local public authorities and other non-government organizations to promote the Association members needs and interests;
- attracting as new members of Association the business women who represent the Moldavian diaspora in order to facilitate the exchange of information and experience as well as to ensure the necessary assistance for their socio-economic reintegration in the case of their return to the Republic of Moldova;
- organizational strengthening of the Association and enhancing the capacity building opportunities available within Association to meet the needs of members who represent different economic and business dimensions;
- involvement in projects which promote the social responsibility along with economic development of the country;
- increasing the Association visibility through active participation and objective reflection of business women interests and needs.

**(23.09.2019 – present) President of the Association of Alternative Financial Companies from Moldova**

Main responsibilities are related to achieving the strategic priorities established in cooperation with the Board of Directors:

- to extend the Association presence and contribution in the rural areas of the Republic of Moldova;
- negotiation and signing of cooperation agreements with local and international partners, similar associations from other countries and public authorities, institutions or associations which have the similar goals;
- fostering the cooperation with central and local public authorities and other non-government organizations to promote the Association members needs and interests;
- attracting as new members of Association the non-banking financial institutions;
- organizational strengthening of the Association and enhancing the capacity building opportunities available within Association to meet the needs of members who represent financial sector;
- involvement in projects which promote the social responsibility along with economic development of the country. For next period it is planned to launch the complaint desk aimed to solve customer's problems regarding their experience with creditors and offer them the needed support;
- increasing the Association visibility through active participation and objective reflection of non-banking financial institution and credit consumers' interests and needs.

## 10. Key qualifications:

- MSME Development programme, products	- Risk Management	- Budgeting and Accounting model implementation
- SME Mentoring	- Delinquency Management	- MIS Selection & Implementation
Programme development and participation	- Retail, Corporate Business Development	- Marketing Strategy
- Hiring, Training & Coaching people	- Banking and nonbanking financial products development and implementation	- Corporate and Retail Strategy in financial banking and nonbanking institution development
- Fund Rising		- Strategic Crisis Management
- Savings, Credit & Cards		- Corporate Governance
- Rural area product		- Promote and support women entrepreneurship
- Financing development based on value chain		- Advocate for women needs, interests and rights

## 11. Professional experience:

*Date:* 05/2020– 12/2020  
*Location:* country-wide incl. Transnistria, **Moldova**  
*Sponsor:* Economic Policy Advice to the Moldovan Government project implemented by GIZ financed by the German Federal Ministry for Economic Cooperation and Development (BMZ)  
*Position:* **Project Manager / Financial Consultant**  
*Description:* **Financing Handbook for Small and Medium Size Enterprises and Start-ups**

*Date:* 10/2018 – 10/2020  
*Location:* country-wide incl. Transnistria, **Moldova**  
*Sponsor:* East Europe Foundation  
*Position:* **Project Manager / Lead Trainer**  
*Description:* **“Local civil society contributes to economic and social development”**  
- developing and delivering **trainings for project beneficiaries** in the following areas:  
- Launch, development and business administration  
- Planning a business and writing a business plan  
- Development of a social enterprise to generate sales and profit  
- Human Resources Management  
- Marketing and Promotion Strategy  
- Financial Management  
- Management and leadership  
- supporting the efforts of local Civil Society Organisations on increasing the number of women entrepreneurs through:  
- developing a Business Support Centres with distinct services for women  
- organising local events to promote women entrepreneurship  
- developing distinct training courses to motivate and train the women on how to become entrepreneurs  
- training women on how to initiate and to develop a business

*Date:* 12/2017 – 9/2018  
*Location:* **Chisinau, Moldova**  
*Company:* Moldova Business Women Association  
*Position:* Mentor for women-led **SMEs**  
*Description:* - **providing support and assisting SMEs** passing through crisis periods using the Greiner Growth Model  
- providing practical information and relevant **training**  
- providing individual support and feedback  
- developing self-confidence and independence of women employees  
- advising women on where to get support when they have specific questions/problems following the training

*Date:* 12/2017 – 12/2018

*Location:* **Chisinau, Moldova**  
*Company:* Elit Tehnica LLC, Agroelit LLC  
*Position:* **Project Manager** and Training Expert  
*Description* - setting up budgeting, controlling, procurement and **MIS** model and methodology  
- revising policies, procedures and processes  
- developing a marketing strategy design, including rebranding of the company  
- redesigning the corporate strategy  
- preparing the companies for the international fund rising

*Date:* 10/2017 – 5/2018  
*Location:* **Chisinau, Moldova**  
*Company:* Verum Holding LLC  
*Position:* **Project Manager**  
*Description* - setting up budgeting, controlling, procurement and **MIS** model and methodology for 8 companies belonging to Verum Group Holding  
- setting up the centralised solution/model and methodology for Verum Group Holding allowing the consolidation of the budget, controlling and procurement process and MIS implementation

*Date:* 9/2017 – 6/2018  
*Location:* **Chisinau, Moldova**  
*Company:* ITMC Programme (Internship, Training, Mentoring and Coaching) for graduates  
*Position:* Project Sponsor and Training Expert  
*Description* **ITMC Programme (Internship, Training, Mentoring and Coaching) for graduates**  
- building bridges between eager to grow professional graduates and Moldovan companies  
- consolidating the relationship between the universities and economic environment  
- matching skills to jobs requirements  
- changing of the recruitment practices to vocational approach based  
- developing, implementing and delivering an innovative methodology with regard to internships and practical trainings offered to students, based on holistic approach to prepare and integrate graduates for the local labour market

*Date:* 9/2010 – 9/2017  
*Location:* **Chisinau, Moldova**  
*Company:* Total Leasing and Finance SA  
*Position:* **General Director/ Chief Executive Officer**  
*Description* - conducting negotiations and fundraising activities with international and local funds and financial institutions, including FMO, DEG, BSTDB, EFSE, Oiko Credit, ResponsAbility, EBRD, DGGF, MobiasBancaSG, Moldinconbank, MAIB, ProCredit Bank  
- representing the company and **liaising with external stakeholders**  
- contributing to the **adjustment of Moldovan legislation for non-banking financial institutions and of the relevant fiscal policy for NBFIs**  
- developing a **SME financing strategy and SME loan products** (working capital, investment loans, bullet repayment loans) to be offered in addition to the existing leasing products  
- **designing green finance products and defining eligibility criteria for green finance sub-projects**  
- **introducing agricultural value chain finance products with technical assistance from EBRD**  
- **establishing appropriate risk management measures for individual and collective credit risk assessment**  
- implementing efficient portfolio monitoring tools  
- developing a scoring model based on an asset value approach  
- adjusting the IT infrastructure to support the new strategy of the company  
- introducing appropriate reporting and MIS packages  
- setting up a marketing department and supervising implementation of a marketing strategy  
- supervising the development of online communication channels  
setting up strategic partnerships with dealers and retailers (e.g. car, agricultural equipment, medical equipment, etc.)  
- redesigning operational processes and procedures  
- introducing or improving internal committees (risk management, HR IT steering, ALCO and AML)

- providing **training and capacity building** with regard to risk analysis, financial management and analyses, sales techniques and marketing, management and strategical planning etc.
- implementing a motivational and career development policy

*Date:* 9/2007 – 8/2010  
*Location:* **Chisinau, Moldova**  
*Company:* **ProCredit SA, ProCredit Bank**  
*Position:* Head of Retail Department, promoted to Head of Banking Products Division  
*Description*

- member of the Senior Management Committee, Pricing Committee ALCO committee, HR Committee, Product Development Committee, IT steering Committee, AML Committee
- conducting a feasibility study in preparation for 18 branch launches
- setting up retail and corporate departments
- drafting and positioning the banks products and services on the market
- planning, developing and establishing policy objectives in accordance with board directives and the corporate charter, namely in regards with retail and corporate department businesses
- overseeing business and marketing strategies
- monitoring the bank's key financial business positions to be achieved
- leading, training and co-ordinating subordinate managers
- recruiting key staff and providing mentoring and training
- providing training on financial analysis and sales and negotiations
- evaluating staff performance
- developing and conducting client acquisitions measures
- reviewing activity reports and financial statements to determine how the bank's policy objectives are being met
- supporting the design of a mid/long-term retail and corporate strategy, including an agricultural lending strategy
- developing and introducing SME lending products, procedures and process
- redesigning the credit cycle and improving and updating the loan monitoring processes
- ensuring implementation of innovative methods for reaching out to remote clients (via cluster lending, and credit mobiles)
- performing analyses of the agricultural lending market regularly bases
- developing credit and risk management procedures
- managing the Visa licence application process and implementation of card banking products
- setting up and managing the bank's call centre

*Date:* 1/2007 – 9/2007  
*Location:* **Chisinau, Moldova**  
*Company:* **BancaComercialaRomana, Erste Group (BCR)**  
*Position:* Head of Marketing and Sales Department  
*Description*

- developing concept, design, operational procedures and regulations for the functioning of the marketing department and strategy
- conducting research and setting up mechanisms for regular market and competitor analyses
- developing new products, e.g. an escrow account
- providing training programmes on staff efficiency
- drafting the annual report
- preparing mass media press releases
- preparing the annual marketing plan and budget
- conducting marketing campaigns and surveys

*Date:* 11/2002 – 12/2006  
*Location:* **Chisinau, Moldova**  
*Company:* **InvestprivatBank**  
*Position:* Head of Marketing and PR department  
*Description*

- developing the marketing and PR policy
- representing the bank at different local and international forums
- participating in drafting and implementing the bank's business plan and medium, long and short-term strategy
- researching investment opportunities (agro industry, textile industry, leasing, mortgage)
- conducting feasibility studies (opening of a branch, implementation of new technologically advanced product etc.)
- drafting and implementing new products such as mortgage the programme CasaBlanca

- drafting the annual report
- preparing mass media press releases
- preparing the marketing budget
- conducting marketing campaigns and surveys

*Date:* 7/1995 – 11/2002

*Location:* **Chisinau, Moldova**

*Company:* **VictoriaBank**

*Position:* Secretary to the Chairman

*Description*

- preparing the agenda and other documents for meetings of the board of directors
- arranging meetings of the board and preparing a correct record of proceedings
- maintaining books and registers of the company as required under the provisions of Moldovan bank regulations
- corresponding with the middle management of the bank on various matter
- dealing with all correspondence between the bank and its stakeholders, including shareholders, creditors, depositors, bank clients and partners as well as public institutions

#### 1. Others:

##### Membership in Associations

- Current President of AFAM, the Moldovan Business Women Association (12/18 – present)
- Member of the Prime Minister Consulting Body
- Current President of the Association of Alternative Financing
- Member of the American Chamber of Commerce / Former Chair of the Financial Committee of the AmCham in Moldova

##### Participation in conferences

- Active participation in conferences organised by FMO, EBRD, New Sparta Events, Fleming Events, etc.
- Speaker for events organised by Moldovan Woman Association, Romanian Woman Association, FMO Banking Conference, ODIMM, CEED, USAID etc.

##### Trainings attended

- Train-the-trainer, Schultz Knowledge, United Kingdom (2016)
- Business case writing, Walcerstone State School (2016)
- Strategic business management, SIDA, Sweden (2014)

Angela Gladei