

PERSONAL INFORMATION

Valentin Cojocaru

JOB APPLIED FOR
POSITION
PREFERRED JOB

Sales coordination for corporate clients.
Credit risk assessment for companies.
Internal audit (especially for lending activity).

WORK EXPERIENCE

Aug. 2008 – to date

Mid Corporate Segment Manager (previous Regional Manager)

ING BANK / Head Office

- In charge with mid corporate clients meaning companies with yearly turnover between EUR 2 Mio and EUR 100 Mio;
- Commercial coordination of business in specific regional area, target setting, budget monitoring, evaluation and feedback provided for branches under coordination;
- Meetings with prospects and clients together with local bank's manager for negotiations, structuring financial products tailor made for the client's financial needs;
- Structure and approval the financing offers for target clients;
- Individual lending approval mandate for credit facilities up to a total of EUR 8 Mio per client;
- Acting as interface between bank's employees from allocated region with different departments from HO, facilitating exchange of information, finding best solutions for client's issues;
- Active contribution to developing new products, providing feedback from clients related to the bank's existing products, suggestions for products or servicing improvement.

Dec.2006 – Aug.2008

Commercial Manager

BRD – Groupe Société Générale / Head Office

- Commercial coordination of regional branches of BRD-GSG, only for legal entities clients;
- Elaborate commercial strategies for reaching budgets for the coordinated branches;
- Meetings with clients and negotiating financial structures and other banking products;
- Targeting and negotiations with prospect clients;
- Supervising credit analysis process of coordinated regional branches;
- Commercial support of the client's requests within superior credit committees and Risk division;
- Individual approval competence for credit requests for the clients with maximum exposure up to EUR 2 Mio.;
- Individual competence for credit interest and commissions derogations from standard terms, change in securities structure as well as investment loan object changes etc.;
- Corresponding Head Office position with Regional Commercial Managers and supervising position for the regional branches under coordination' sale force and back office.

Feb. 2005 – Nov.2006

Credit Risk Analyst

BRD – Goupe Société Générale / Head Office

- Assessing risks related to the retail lending activity;
- Analysing credit proposals submitted by the branches and making own proposals to the decision bodies;
- Making own proposals for credit structure scheme, in case the branches' proposals do not fit the company's creditworthiness or the bank's policy;
- Supervising the loans activity at the assigned branches, and presenting the credit notes to the Credit Committee / Management Committee;
- Assessing the submitted loan documentations (including the non-standard cases and those exceeding the competences of Credit Division and branches);
- Offering the necessary support to all the persons involved in the lending activity (i.e. supervising entities from Société Générale Paris, branch managers, credit officers, loan administrators, legal advisors).

Jun. 2003 – Jan. 2005

Internal Auditor

Alpha Bank Romania / Head Office

- Controlling the bank's branches and H/O divisions for internal rules compliance;

Dec. 1999 – Jun.2003

Relationship Manager / Credit Analyst

Alpha Bank Romania / Unirii Branch (main branch)

- Supervising all branches' departments' activity;
- Assessment of units budget achievement and reasons behind budget underachievement;
- Personal behaviour and professional assessment of branch managers and head of departments;
- Auditor in charge (team leader) for different missions to audited branches.

Oct. - Nov. 1999

Diplomat Economist

World Trade Centre Management Romania S.A.

- Involved in restructuring programs for the companies acquired from state authorities.

May 1996 – Sept 1999

Financial Analyst

Romanian Bank for Foreign Trade (BANCOREX) S.A. / Equity Investments and Capital Markets Dep.

- In charge with a portfolio of companies in which the bank had invested equity;
- Locating sources of direct investment for the portfolio companies;
- Involved in internal auditing of portfolio companies;
- Cash flow analysis to determine opportunities for bank's equity investments, rescheduling of the companies' debts and debt equity swap;
- Representing BANCOREX as a shareholder in shareholder meetings;
- Drafting the equity investments portfolio reports in the format asked by the bank's management.

April – Dec. 1994

Diplomat Economist

Transorient S.A. – an international forwarding company

EDUCATION AND TRAINING

2016 - 2017

Master in Psychology

Average mark 9.77

University of Bucharest, Faculty of Psychology and Educational Science

- Acquired general knowledge about psychology science.
- Occupational skills: Psychological profiler; Organisational diagnosis; Recognising people's main personality traits and feelings, and adapting actions for persuading approach.

2004 - 2006

MBA

Degree GPA 3.340

Romanian Banking Institute and City University, USA

Plan: Financial Management Emphasis

Skills acquired: Managerial economics and communication; Investment management, Financial statement analysis; Management of finance; Business policy.

1990 - 1995

Master in Economics

Average mark 9.24

Academy of Economic Studies, Bucharest, Faculty of International Economic Relations

Knowledge acquired: Economic behaviour; International trade; Finance; Diplomacy; Macro-economy

1986 - 1990

Economic High school, Constanta

1978 - 1986

Elementary School no. 12, Constanta

PERSONAL SKILLS

Mother tongue

Romanian

Other language(s)

	UNDERSTANDING		SPEAKING		WRITING
	Listening	Reading	Spoken interaction	Spoken production	
English	C1	C2	C1	C1	C2
French	A1	A1	A1	A1	A1

Levels: A1/A2: Basic user - B1/B2: Independent user - C1/C2 Proficient user
Common European Framework of Reference for Languages

- Communication skills
- Excellent communication skills - ability to present in a clearly defined and persuasive manner.
 - Good ability to adapt communication style to the partner's one in order to obtain consensus in negotiation.
 - Proficiency in speaking and writing in English language.

- Organisational / managerial skills
- **Leadership, responsible for coordination of up to 12 people.**
 - Internal diagnosis, finding process gap and process optimisation.
 - KPI monitoring and findings proper measures for achieving budget targets.

- Job-related skills
- Financial analysis and company's financing need assessment.
 - Business continuity evaluation based on the market perspectives, company's expertise and financial health; business forecasting proficiency.
 - Evaluation risks for the bank in accordance with the company's reimbursement capacity, business evolution and projections, guarantees provided and the bank's lending policy.
 - Evaluation efficiency of own products for achieving budget target and vs. competition offers.
 - Strong organisational and follow-up skills including handling competing priorities to meet deadlines.
 - Ability to make complex analyses and synthesize key underlying messages in verbal and written communication.
 - Hands-on experience with using data analytics.

- Other skills
- Reliable; Team-worker; Positive attitude; Ability to solve problems within deadlines, even under pressure; Attention to details; Good interpersonal skills; Planning and organizing skills; Driven to succeed; Ability to challenge existing patterns.

- Driving licence
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ADDITIONAL INFORMATION

Publications Yearly different courses in developing management skills, leadership, communication, negotiation, presentations financial analysis, compliance, anti-money laundering etc.

Projects

Conferences

Seminars

Honours and awards

Memberships

References

Citations

Courses

Certifications

ANNEXES
