

## PERSONAL INFORMATION



## Roxana Florența SĂVESCU

- 📍 Sibiu, Romania
- ☎ +40 723 499 592
- ✉ [roxana.savescu@ulbsibiu.ro](mailto:roxana.savescu@ulbsibiu.ro)

## FIELDS OF INTERESTS

- Microfinance and rural finance
- Marketing research
- Institutional development
- Entrepreneurship

## KEY QUALIFICATIONS

- Academic experience: teaching activity (marketing, marketing research, project management) / scientific activity (publications and research projects) / extracurricular projects (study trips, educational events, students' orientation programs, formal & non-formal educational projects) / administrative activity (head of R&D department).
- International trainer and consultant (over 20 years of experience in microfinance and rural finance in various countries in Eastern Europe, Central Asia, South-East Asia and Africa)
- Good understanding of the entrepreneurial environment in Romania

## ACADEMIC WORK EXPERIENCE

2011 to present

**Associate professor**  
**Lucian Blaga University of Sibiu, Romania**  
**Department of Industrial Engineering and Management**

- Teaching activity: marketing, marketing research, project management
- Scientific activity: publications and research projects
- Extracurricular projects: study trips, educational events, students' orientation programs, formal & non-formal educational projects

2016-2020

**Head of R&D Department**  
**Lucian Blaga University of Sibiu, Romania**

- Task: organizing and assisting in all research and development activities at the university

TRAINING WORK EXPERIENCE  
IN MICROFINANCE &  
RURAL FINANCE

2012 to 2019

**Development and delivery of training courses (2-5 days, classroom & on-site training) on Microfinance and Rural Finance for the practitioners in the field of MSMEs finance (loan officers, branch managers, head-office managers).**

Topics: credit appraisal techniques for agriculture and methodologies with an emphasis on cash flow analysis; agriculture value chain finance; development of appropriate financial products; risk management. Projects:

- 2012 to 2019 Germany - Frankfurt School of Finance and Management / Banking Summer Academy
- 2017, 2018 Germany - Academy of German Cooperatives / Bangladesh Study Tour Project
- 2017 Romania - goodBee MFI Romania and Patria Credit MFI Romania / Rural Finance projects
- 2015-2016 Tajikistan: Agriculture Commercialization Project in Tajikistan (World Bank funded, implemented by Frankfurt School of Finance and Management)
- 2011-2012 Uzbekistan: Second Rural Investment and Services Project, Rural Enterprise Financing Component (World Bank funded, implemented by Frankfurt School of Finance and Management).
- 2010, Moldova: Total Leasing Moldova (Training in microfinance project)
- 2009, Georgia: Financial Institutions Training in Financial Products and Investment Proposals Project (World Bank funded, implemented by Frankfurt School of Finance and Management)
- 2007-2008, Moldova: Financial Institutions Training in Financial Products and Investment Proposals Project (World Bank funded, implemented by Frankfurt School of Finance and Management)

CONSULTING EXPERIENCE IN  
MICROFINANCE &  
RURAL FINANCE

- 05/2019 to 12/2019 **Consultant**  
Frankfurt School of Finance and Management / EIB / DG Agri - EU  
Country level market analysis for Agriculture and Agri-food Industry (Romania)  
Scope of project: market assessment of the needs for financing in the agriculture and agri-food sectors in Romania (identifying and evaluating the supply and demand side and quantifying the need for financing for the two sectors, agriculture and agri-food, in order to better understand the potential need for financial instruments to further support these sectors). The results of these analyses supported and facilitated the EU Member States in the preparation of their CAP strategic plans for the period post 2020 and the use of the various delivery mechanisms (grants, financial instruments, etc.) under them. The report can be seen here: <https://www.fi-compass.eu/publication/publications/financial-needs-agriculture-and-agri-food-sectors-romania>
- 11/2018 to 12/2018 **Consultant**  
Akademie Deutscher Genossenschaften / AKK (Agrar Kredit Kooperation)  
German-Kazakh Agricultural Policy Dialogue Project (Kazakhstan)  
Scope of project: To support AKK (a governmental institution aiming at the development of agriculture in Kazakhstan in particular through promoting agricultural finance), through:
- Analysis of training needs: appraisal of level of knowledge and skills of credit staff of financial institutions involved in agri-finance (their overall understanding of agricultural business) and skills and knowledge on risk management
  - Elaborate an agri-finance training approach: curricula & methodology & planning
- 06/2018 to 08/2018 **Consultant**  
Swiss Foundation for Technical Cooperation / Amret MFI (Cambodia)  
Scope of project: develop a B2B Strategy and a Management Guideline that helps Amret MFI come up with a strategy on how to approach potential partners in agriculture technology (retailers, manufacturers, importers and exporters) and how to manage ongoing partnerships.
- 11/2017 to 12/2017 **Consultant**  
Advans International - Cambodia / Agence Française de Développement (AFD)  
Additional support to RDB's credit to Farmer Organizations, in the context of the Support to the Commercialization of Cambodian Rice Project (Cambodia)  
Scope of project: assessment of Rice Farmers' Organizations needs for credit and discussion on adequacy of Rural Development Bank (RDB) offer to those needs.
- 01/2016 to 02/2016 **Consultant**  
Horus Bank et Finance - Advans International / Ghana  
Rural and Agricultural Finance Programme – RAFiP (Ghana)  
Scope of project: to prepare and carry out a market study assessing the existence of a viable lending market for micro and SME commercial farmers and to support the team of Advans Ghana for result analysis and recommendations regarding the approach to adopt for agricultural lending.
- 03/2013 to 09/2014 **Project manager**  
Horus Bank et Finance – Amret Microfinance Institution / Cambodia  
World Bank - Agrifin Rural Finance Project in Cambodia  
Scope of project: to develop a suitable agri-loan offer and set up an Agri-credit Unit within the Credit Department:
- Screening Amret's credit portfolio with a view to its agricultural potential
  - Carrying out market studies to support the agri-credit product development
  - Designing prototypes of agri-credit products to test
  - Elaborating adequate agri-lending procedures and tools
  - Preparing training materials and carrying out training sessions for both branch and head office staff;
  - Monitoring the rural loan portfolio and supporting the operations department
  - Set-up a rural finance unit: identify, recruit and train the staff and define responsibilities
  - Initiating partnerships with stakeholders in the value chain (risk mitigation strategies)
  - Conducting regular follow up and evaluation of the pilot phase
  - Preparing the dissemination (roll-out) phase

02/2007 to 07/2012 **Team leader & consultant**  
**Frankfurt School of Finance and Management / Savings and Credit Associations (SCAs) / Swiss Development Cooperation & World Bank (Moldova)**  
 Scope of project: Support Savings and Credit Associations (SCAs) in Republic of Moldova in the fields of risk management, product development, business planning and financial education

2002 to 2005 **Regional supervisor and rural lending consultant**  
**Horus Development Finance / KfW Germany**  
**German Romanian Fund (MSME downscaling program), Romania**  
 Responsible for capacity building in the 5 branches of the GRF partner bank in the area supervised:

- Setting up specialized credit departments for SMEs
- Participating at the recruiting process of loan officers for both urban and rural areas and evaluating the loan officers after the probation period
- Implementing the individual cash flow based credit technology at branch level : Training the selected loan officers about the technique of attracting, analyzing, disbursing loans and monitoring urban/ rural clients
- Establishing good co-operation with the management and the other departments of the branches;
- Creating and maintaining a good qualitative portfolio of clients
- Defining and participating in the promotion campaigns to the target market
- Supervising the analysis of the loans and the daily lending activity of the loan officers
- Making decisions in bank credit committee
- Monitoring the loan portfolio (Involving in daily lending activity of the loan officers, setting monthly targets and following up on them) and preparing updated reports concerning the Program
- Participation in carrying out an assessment of demand and offer of financial services in the rural areas of Romania and defining agri-lending pilot actions which should be implemented (products, methodology)
- Field consultant in charge of implementation and day by day follow up of the Rural Pilot Program in two local branches (CO coaching, commercial approach)

09/2000 to 03/2002 **MSME Loan Officer – Carpatica Commercial Bank, Romania**

## OTHER WORK EXPERIENCE

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2005 to present **Entrepreneur**  
**SC Hercules Int SRL (Romania)**  
 Involved in the set-up of a family business, specialized in providing classification services and supplying classification equipment for slaughtering houses in Romania

## EDUCATION

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2005 – 2011: **Doctorate in Marketing (field: marketing in microfinance)**  
 Doctoral School, Bucharest Academy of Economic Studies, Faculty of Marketing, Romania

1996 – 1997: **Master of Science in Business**  
 Bødo Graduate School of Business, Norway

1992 – 1997: **Diploma in International Business and Economics**  
 Bucharest Academy of Economic Studies, Faculty of International Business and Economics, Romania

## PERSONAL SKILLS

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Foreign languages:	Romanian – mother tongue / English – proficient user
Computer skills	MS Office (Word, Excel, PowerPoint), SPSS
Social skills and competences	Team worker
Organisational / managerial skills	I have coordinated and administrated people, local and international projects and budgets
Other skills	Client oriented
	Creative and innovative