

## Roxana Florența SĂVESCU

## PERSONAL INFORMATION



- 📍 Sibiu, Romania
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- ✉ [roxana.savescu@ulbsibiu.ro](mailto:roxana.savescu@ulbsibiu.ro)

## FIELDS OF INTERESTS

- Project management / Design thinking
- Marketing research
- Institutional development

## KEY QUALIFICATIONS

- Academic experience: teaching activity / research and scientific activity / educational and extracurricular projects / administrative activity.
- 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)

ACADEMIC WORK  
EXPERIENCE

2001 to present

**Associate professor (Lecturer, Assistant professor)**  
**Lucian Blaga University of Sibiu, Romania**  
**Department of Industrial Engineering and Management**

- Teaching activity: lecturer in marketing, marketing research, project managements
- Research and Scientific activity: publications and research projects
- Educational and Extracurricular projects: educational events and programs, formal and non-formal educational projects

2016-2020

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

- Task: organizing and assisting the research activities within 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

2002 to 2019

### Project management and Consultancy services in Microfinance and Rural Finance, in different project implemented in microfinance institutions:

Tasks (examples): screening credit portfolio with a view to its agricultural potential, market assessments 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. Projects:

- 05/2019 to 12/2019 - Frankfurt School of Finance and Management / EIB / DG Agri - EU / Country level market analysis for Agriculture and Agri-food Industry (Romania)
- 06/2018 to 08/2018 - 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
- 01/2016 to 02/2016 - 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 - 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
- 2002 to 2005 - Horus Development Finance / KfW Germany / German Romanian Fund (MSME downscaling program), Romania / Regional supervisor and rural lending consultant responsible for capacity building in the 5 branches of the GRF partner bank in the area supervised

## EDUCATION

2005 – 2011:

### Doctorate in Marketing

Doctoral School, Bucharest Academy of Economic Studies, Faculty of Marketing, Romania (Title: Enhancing Competitiveness in Romanian Microfinance Institutions through Direct Uses of the Marketing Research Techniques / Coordinator - Prof.univ.dr. Dr.H.C. Iacob Cătoiou )

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

Foreign languages:	Romanian / English
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

21/06/2023