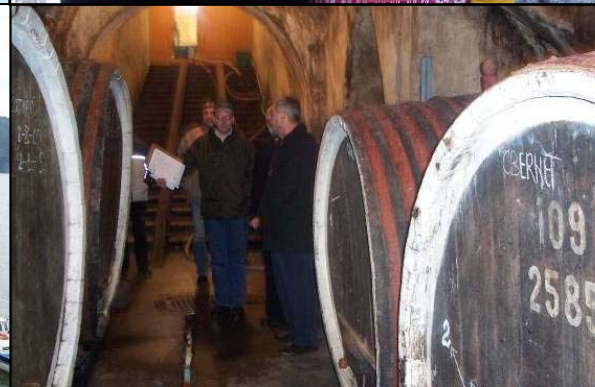


Step *Pas*

by
Cu



Rural Finance Leader Development Program 2003 - 2006

About the Cover

Change is rarely an easy thing to go through but it does help if you have a partner to join you each step of the way.

“Courage is an accumulation of small steps.”

George Konrad

The photos on the cover of a shepherd and a farm family building a greenhouse business are a reminder of our beneficiary’s beginnings and their diverse needs for agricultural credit.

The steps taken by our beneficiaries’ represent many different paths being driven by ambitions and dreams that have been formed after many years of oppression and despair. Our hope is that we have made the path a bit clearer as they take each step along their way, *Pas cu Pas*.

Ron Prescott, RFLD Project Director

About the Author

Ron Prescott is the Assistant Director for the Center for International Agricultural Finance at Iowa State University in Ames, Iowa. Since 1994 he has provided technical assistance in the area of Agricultural Credit to professionals representing over twenty-three countries.

His background as a former President of a Community Commercial Bank in Iowa and his years of experience as an Agricultural Loan officer has brought an element of practicality to the RFLD program training model.

Growing up on a Northern Iowa farm producing Swine, Corn and Soybeans has enhanced his creditability with rural producers and allows him to deliver workshops in a very “hands on” fashion.

Center for International Agricultural Finance

Iowa State University

1102 NSRIC, Ames, Iowa 50011

rprescot@iastate.edu 515-294-5862

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Ron Prescott during a Consultant training session in Craiova.



Executive Summary

In January Romania will take the first step in becoming a member of the European Union and will represent the 5th largest population within the member countries. The people of Romania have made changes in the way they think about business and even their approach to managing their own businesses. As RFLD Project Director, I am extremely proud of the people of Rural Romania and their willingness to adapt to change even if it requires a challenging shift in mentality. And through all of these changes the progress has been made; step by step.

Before my arrival to Romania (May 2003) a number of key changes had taken place that would impact Rural Credit for many years to come:

- Banca Agricola was the state owned Bank for dispersal of agricultural credit. In 2002 it was bought by Raiffeisen Bank which chose not to include Agricultural credit within their loan policy until they had an opportunity to access the rural market in Romania
- The decision to privatize small parcels of land to be given to Romanian citizens; caused in many cases the break up of large corporate farms.
- The Private Rural sector was underserved in regards to financial resources. A study performed by the World Bank in 1998 indicated 80% of the rural households had no credit experience.



- The SAPARD program was organized and released to entice business sector development in accordance with EU regulations. But the funds were not fully utilized, especially within the rural sectors. The concern was that if the funds were not used soon they would be returned to the European Union.
- A Rural Credit Guarantee Fund (RCGF) was functioning but due to the National Banks assessment that it was not a government agency; agricultural loans still were classified in light of the guarantee. Commercial Banks felt it did not provide the guarantee they needed to overcome their fear of agricultural loans.
- Romanian Commercial Banks were expanding their market share in the private sector through the financing of cars, appliances and apartment remodeling efforts. Agriculture was not seen as a sector

of interest due to perceived risk, primarily most Commercial Banks lacked knowledge of the business of Agriculture and how to finance it.

- Microcredit NGOs were serving some of the rural credit needs but they lacked the funding needed to meet the growing demand.
- Procredit Bank was creating its strategy to expand their loan services in rural areas by targeting certain communities for small loans.
- In the report written for USDA/ADAPS by International Finance Consultant Kimberley McKeon; *USDA intends to increase access to financial services by farmers and agribusinesses as lenders have not offered agricultural businesses credit facilities and other financial services because of high delivery costs and poor loan repayment experience.*

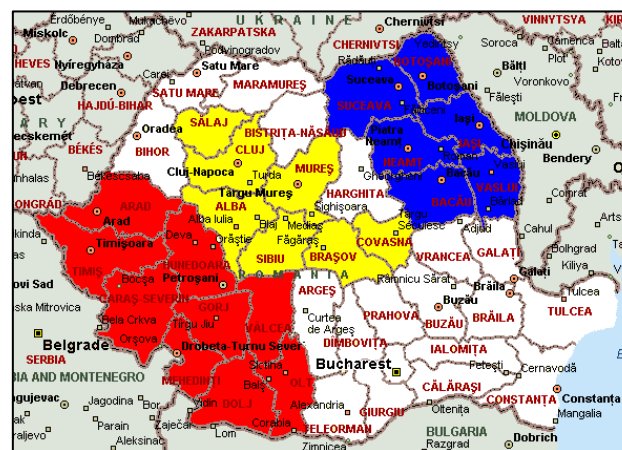
Given these set of conditions the RFLD project team chose to assess the needs of the various agribusiness sector partners and Commercial Banks. The projects desire was to create a team of people that would be able to assist the farmers and agribusinesses in accessing credit from Commercial Banks. At the conclusion of the two needs assessment meetings in 2003 a pilot program was developed to:

- Provide small agribusinesses with the tools needed to access credit. This would include understanding the commercial loan process, thinking through the needs of a start-up business, its credit needs

and information about various programs designed to assist agriculture. (*Beneficiaries*)

- Create relationships with both private and public consultants and help them understand how to develop a business plan for small agribusinesses. (*Facilitator*)
- Contact Local Banks to understand the changes taking place within their industry and the credit products available to farmers. (*Funding Agent*)

The core components of each county team are the beneficiaries, facilitators and funding agents.



The target regions for the pilot program in 2004 were the five counties in each Oltenia and Banat regions (red). At the conclusion of the pilot program it

was decided to expand the program to the Iasi region (blue) in 2005 and the Transylvania region (yellow) in 2006. Before the project conclusion in October of 2006, the RFLD team had traveled and worked within 60% of the country.



Executive Summary

The project model was created by colleague Charles Ertzinger and Ron Prescott and is more fully described in Section Two of this report. RFLD focused its efforts on the grass roots level in creating teams in each county and providing them the resources and training needed to complete the project objective.

The project provided various forms of input that were utilized by team members:

- A financial directory was written to assist regional directors and others in identifying reliable team members in each of the 22 counties we worked. The directory included bankers, consultants and government agency representatives. A copy of the directory is included within this final report as a resource to contact project team members.
- A “Credit Kit” was assembled that included a record book, cashflow budget worksheet, balance and Income statement. This single document was provided to beneficiaries to help them think through their business and to better prepare the client for their first meeting with the Commercial Bank loan officer. A common concern voiced by local bank loan officers was that the clients were not prepared to discuss their loan request. In a number of the project counties, local extension agents took it upon themselves to hold village training sessions to familiarize farmers with terms and concepts that the bank loan officers would be discussing. The project printed over 1,000 copies of the Credit kit and dispersed electronic copies to each of the private and public consultant team members
- Update meetings were planned and held for private consultants to inform them of current changes taking place in the banking and agriculture sector. There were many changes taking place within the SAPARD grant program administered by the EU. The RFLD regional directors were looked upon as a reliable and trustworthy source of local information. It was a great testimony to the credibility of our regional directors when Minister of Agriculture Gheorghe Flutur, asked for our project to update his staff on what we saw happening in the field in regards to rural business development.
- Promotional meetings held with Commercial Bankers to encourage them to think of agricultural lending as a growth sector for the bank. Most of the loan officers we talked with had very little experience in financing the agricultural sector, especially medium sized farms. As a form of bridge building RFLD agreed to screen potential clients and assist the clients to be better prepared to discuss their loan proposals with the bank.
- A screening report completed by the team consultant mirrored the business risk assessment thought process the Commercial Bank was likely to use. By completing the screening report it forced the client and his consultant to think through the business start up or expansion process before taking the next step of asking for

financial assistance. A copy of the screening report is included in Section 6 of the report.

- Partner with County extension consultants (OJCA) to help them transition from providing technical assistance for production and government subsidy programs to evolve into a professional agribusiness resource center. County extension offices attended our technical assistance programs which fit well with the Minister of Agriculture's plan to re-invent the county level office into more of a development role rather than their traditional production function.
- Numerous meetings with SAPARD applicants and regional SAPARD Directors insured that RFLD was working closely with all team members to assist in the programs success.

The RFLD project was designed to be flexible enough to meet the rapidly changing needs of the rural sector. As needs for technical assistance become apparent the team assembled and created a program to meet the specific need identified. One of the needs that became apparent was the for an business plan development training session dealing with an agribusiness client. Two three day training events were planned for a total of 80 participants to work in teams of 6 to create a business plan in a workshop setting. This program not only provided needed technical assistance to private and public consultants but also enriched the professional relationships that had already begun to form in their localities. Many of the consultants from our first training session in Baile Herculane continue to

claim that it was the best training session they have ever attended and it continues to provide benefits to them and their companies. A full list of the technical assistance efforts is listed in the section 3 of the report, with details about each program. Possibly one of the greatest technical assistance successes was that our regional directors were accessible, followed up on their promises and provided responses to team member's questions. Our project found that it was a rare thing to truly have a Romanian team working together to solve a problem with little concern as to whom or what party/agency received the credit.

There is no question that the RFLD project had a tremendous impact on the economy and people of the regions we served. In numbers alone we met and exceeded goals set by project managers and funding agents. For the course of the program we reviewed 415 screening reports representing start up or expansion financing in the agribusiness sector totaling \$101,867,937.

Chose not to continue	122	\$28,672,605
Projects in process	81	\$24,073,365
Projects funded as of 7/06	212	\$49,112,967
Total	415	\$101,867,937

There were 122 projects that after screening and further evaluation they chose not to continue with the project. As Project Director, I found this statistic one of the most interesting. The reasons for not continuing to work on a project range from lack of working capital to deciding not to take the risk at this time. The greatest impact was that they stopped to analyze the risk before deciding to move forward. This was one of the complaints we



Executive Summary

heard from both consultants and bankers that their clients were not adequately thinking through the business which has in the past resulted in failure. Our greatest impact possibly was saving those clients the agony of finding themselves in the middle of something they could not afford to complete or do a good job at.

The process of starting a new business beginning with the first contact through to the funding approval commonly takes 8 months. At the close of our data base in July of 2006 we still had 81 projects totaling \$24,073,365 that were in the process of being approved and funded.

When the project began with its pilot program in 2004 we had hoped for 5 loans in the Oltenia and Banat region. The lending atmosphere at the commercial banks for agribusiness loans was gloomy at best. To end the project with a total of 415 agribusiness projects funded totaling \$49,112,967 was a great achievement for the RFLD team. The estimated ratio of investment of U.S. tax dollars for this project in funded projects is a 82:1. From a purely economic viewpoint there are few other projects in Eastern Europe that can boast this type of hard currency return of development dollars.

The investments in human capital will create benefits for Rural Romania for many years to come. I would like to highlight one of the many champions that our program had the privilege to work with.

Mr. Stuparu has been working for farmers in the western region of Oltenia for many years and was one of our star pupils during the Baile Herculane training



session. He is pictured here with the owner of one of the newly expanded Dairy's in the region. Mr. Stuparu recently has been asked to lead the business development center under the EU funded SAPARD program. He is very interested in passing on his knowledge and network to the next generation of agriculturalists.

The project model and all of its resources have been turned over the Center for Entrepreneurs headquartered in Bucharest, Romania. As Iowa State University and the Center for International Agricultural Finance return to the United States we rest assured that the model that was created and effort that was made will remain as a legacy through the people of rural Romania.

May they continue in taking the bold steps necessary to earn their place as one of the strongest growing economies within the European Union.

Ron Prescott

RFLD Project Model

The Rural Finance Leader Development model is based upon local networks working together to solve credit facilitation issues for agribusinesses. Local leadership and Local team members assure the models flexibility to adjust quickly to the changes in the local business conditions.

Model Objectives:


1. Increase the number of loans being approved by local Banks for agribusinesses between the range of \$50,000 and \$500,000.
2. Encourage beneficiaries to overcome their past fears and negativity in regards to working with Commercial Banks and Private Consultants.

3. Illustrate the profit potential to the Commercial Banks within the agricultural sector.
4. Provide Business Plan, Record Keeping and Financial analysis skills to the team members as needed.

Model Structure

Four team members make up the local project model, they include;

- 1 Beneficiaries:
 - a. Family owned agribusinesses
 - b. Under the age of 40 years
 - c. Credit needs between \$50,000 - \$500,000
- 2 Identifiers:
 - a. County extension agents (OJCA),
 - b. Retail suppliers and
 - c. Local clergy from the Metropolitan Church
- 3 Initiators:
 - a. Private Consultants
 - b. Public Consultants (OJCA)
- 2 Funding agents
 - a. Romanian Banks and Micro Credit organizations
 - b. Romanian Loan Guarantee Programs
 - c. Grant Programs (SAPARD)

Grassroots teambuilding			
			
Beneficiary	Identifier	Initiator	Funding Agent
Small agribusiness With the potential to grow into a medium sized enterprise.	OJCA Suppliers Association Church	Private Consultants Public Consultants	Banks Micro-credit SAPARD Guarantee fund



RFLD Project Model

These local teams in each of the target counties became our RFLD team network. Each local team has needs and concerns that the regional director assists them with.

There is a win – win scenario for each of these team members, but it requires a trusted partner, in this case the RFLD regional director.

Summary of Model development steps:

- 1 Assessment of local private sector and government agency strengths in each county targeted. Begin creating a list of potential team members as they appear.
- 2 Hiring of regional directors that possess the people skills to create



works, sufficient technical knowledge to function as a mobile office and the patience to deal with last minute changes in programming.

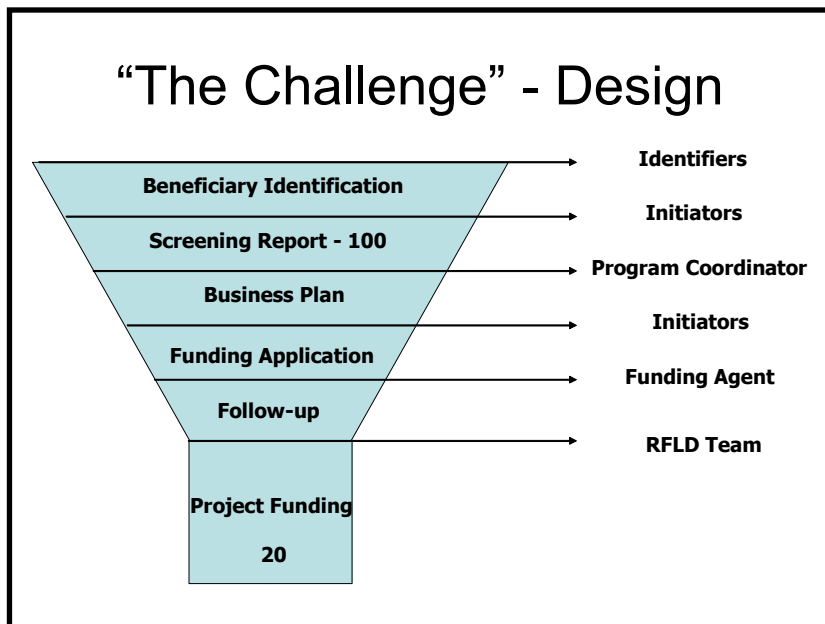
- 3 Create a steering committee for the first phase of the program to further fine tune the program and to facilitate local team building.
- 4 Promote the program to the public through the use of town hall meetings in each county.
- 5 Keep consultants abreast of opportunities to provide better service to their clients. Such as new guarantee program details, trends in bank lending and new rural development program developed by the government.
- 6 Maintain a monthly contact routine with Initiators and funding agent team members. Provide follow-up meetings to answer any questions as to how the program will work.
- 7 Plan a strategic retreat for the Regional Directors to discuss local issues and to plan for any training events needed in the regions.
- 8 Continue to be a conduit of information from local teams to national agencies and back.

Model Process

1. Identifier locates a beneficiary and contacts the Regional Director
2. Regional Directors pair up the beneficiary with an initiator to complete a screening report.
3. A completed screening report is sent to Program Director to be reviewed and approved.

RFLD Project Model

4. If approved, the initiator is paid a service fee (\$50) and provided a financing agent contact. The Regional Director enters the project information into the regional data base for tracking purposes.
5. Once the credit request / business plan is completed, submitted and approved; it is entered as approved in the regional data base to track the project progress.



Once the local team members began working with the local members, the role of the regional director became a matter of facilitator and information provider. The screening report is a simplified business plan covering basic financial information about the project and beneficiary. The questions in the report encourage the beneficiary and initiator to consider market price,

cashflow and profit margin. The project paid the initiator \$50 for each completed screening report.

Initially the goal was to have 20% of the projects screened to be funded; the final results indicated that approximately 50% of the projects screened were approved for funding.

The strength of the model lies within the people managing the local teams. RFLD was blessed with three extraordinary regional managers that gave 110% effort to the program.



Left: Mihaela Constantinescu, Elena Nemes and Krisztina Dobay



RFLD Project Technical Assistance

Sinaia Needs Assessment Conference 2003

A two day conference discussing the resources for agribusinesses currently in Romania and what needed to change to increase the funding of agribusinesses in the future.

Consultant Training I - Baile Herculane 2004

A three day workshop was completed for 36 private and public consultants in Baile Herculane. The participants were divided into teams of 6 and asked to design a presentation for an agricultural loan committee. Each team was given 15 minutes to pitch their business start-up loan request to a panel of local bankers.

Consultant Training II – Vatra Dorna 2005

A three day workshop similar to the Baile Herculane training model but, utilizing more Romanian representation for presentations. The participants were selected from the Moldova region.

Credit Kit

While meeting with Banks and Consultants one common comment was made, “Small producers do not have the information needed for credit applications and business plans. RFLD created a basic record book that may be used to help the producer verify his income and expenses when working with consultants and bankers. A second document was created as a bi-fold piece including a cashflow worksheet, income statement and

balance sheet. Over 1000 of these “Credit Kits” were printed and used by extension offices when meeting with their producers.

Young Business Professionals I 2004



As a teambuilding supplement to the program a competition was held to select four agribusiness professionals under the age of 40 years to travel to the

United States and learn more about their profession from a peer business person in the Iowa.

Young Business Professionals II 2005

A second competition was held and four participants were selected to represent Romania during a joint YBP program with Bulgaria. This allowed the participants to not only build relationship with their peers in the United States but also with their peers in their bordering country.

Metropolitan Church Feasibility Study

A Faith based initiative was the result of RFLD’s use of the Metropolitan Church as an identifier of potential beneficiaries. The Church is becoming

RFLD Project Technical Assistance

the recipient of agricultural assets that are being returned to them by the Romanian government. Along with the Assets come the burden of which asset to develop into a business. The Church leadership needed to know which business to more fully develop and asked RFLDs assistance in completing feasibility studies. RFLD hired three consultants to complete feasibility studies in the counties of Suceava, Iasi and Brasov.

Agricultural Law Development

In 2004 Dr. Neil Harl provided a seminar to legislators within the Romanian Parliament dealing with policy development for Agricultural Cooperatives and the types of laws needed to support such entities.

Farmer Exchange Trips

In 2006 two of our regions chose to share information between themselves by organizing an agricultural production field trip from the region of



Oltenia to the region of Transylvania. RFLD felt that there had been so many technical assistance meetings utilizing foreign specialists; that it was time for Romanians to begin teaching each other. The program was very well received and caused the farmers to realize that their country had ample examples of successfully implemented Agribusiness technology.

Youth Farm Day: Agriculture

In 2006 the Regional Director from Iasi organized a Youth Farm Day with one of the local priests of the Metropolitan Church to visit local farmers. The objective was to show the youth that there was a future in Agriculture and there were examples of successful business ventures in their region.

Swine Production Seminar

In cooperation with World Vision and CAPP, RFLD was a co presenter for a village level program for swine production. A local swine genetics company is providing the breeding stock to local farmers and provides a repurchase agreement for the livestock produced. The program was focused on micro credit level producers to provide increased family income in rural villages.

Strategy Session for CEC Bank

The State owned Saving Bank (CEC) asked if our project would assist them in changing the mentality of their middle management during the banks evolutions from being state owned to being privately owned. Forty middle management officers spent two days with a team of financial specialists

RFLD Project Technical Assistance

from Iowa discussing marketing and various leadership and management strategies that would facilitate the upcoming changes in their bank. The team consisted of Kevin Geis: Valley Bank of Ames, Anthony Yesina: Farm Credit Services of America and Bob Krause: Story County Bank and Trust.

Unemployed Miners Strategy Workshop

Over the past few years there have been substantial lay offs of miners in Romania. One of our team consultants, Nicolae Colin asked if we would participate in a workshop to come up with a plan for unemployed miners to start new businesses in agriculture. Each unemployed miner was given a sum of money and it was the desire of the Miners Union to help their members to invest the funds wisely. The workshop was attended by both Mine administrators and Miner Union leadership. The workshop convinced both sides that a program needed to be created to educate their members of the business start up possibilities that are available. As a result of our teams work there were two start up loans approved by unemployed miners.

Resista Milk Association; Cooperative Development

Nine communes invited the RFLD project Director, Ron Prescott to their region to discuss with the people of the villages the advantages of setting up a milk cooperative in their region. The concern of the village dairy owners was that the new EU requirement may put them out of business

and they were exploring other ways to maintain their livelihood. A group of farmers were selected to create a steering committee to decide which model would be best for the region. The last report RFLD had from the region was that a small group of farmers were going to form a dairy association that would market their milk at a common delivery point in the village. RFLD was instrumental in bringing OJCA, Mayors of nine communes and a local milk processors together to discuss the possibilities.

Sambata Monastery: Blueberry Production Business Plan

Located in the foothills of the Fagaras mountain range; the monastery wished to start a blueberry farm that would encourage others in the community to do the same. RFLD provided funds for the feasibility study and the initial business plan to start the new business on property owned by the monastery.

Financial Directory

An electronic directory was created for each of the regions to use within the county teams to enhance the networking capability of the local team members.

Project Data

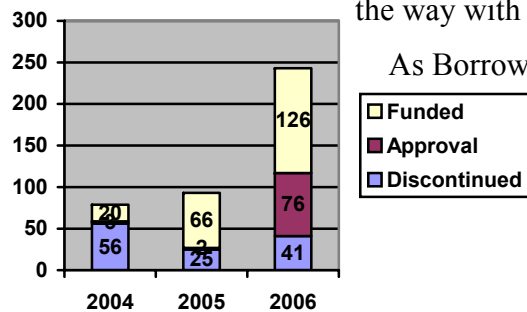
	<i>2004 Results: Pilot</i>		<i>2005 Results</i>		<i>2006 Results</i>		<i>Project Total</i>	
<i>Total Project Activity: 2004 - 2006</i>	<i>Number</i>	<i>Amount</i>	<i>Number</i>	<i>Amount</i>	<i>Number</i>	<i>Amount</i>	<i>Number</i>	<i>Amount</i>
Projects that chose not to continue	56	\$13,040,301	25	\$6,145,803	41	\$9,486,501	122	\$28,672,605
Projects in process of approval	3	\$1,757,604	2	\$2,572,040	76	\$19,743,721	81	\$24,073,365
Projects Funded as of Aug. 2006	20	\$638,329	66	\$12,873,606	126	\$35,601,032	212	\$49,112,967
Total	79	\$15,436,234	93	\$21,591,449	243	\$64,713,922	415	\$101,867,937
Projects Funded: Funding Type								
<i>Projects Funded: Funding Type</i>	<i>Number</i>	<i>Amount</i>	<i>Number</i>	<i>Amount</i>	<i>Number</i>	<i>Amount</i>	<i>Number</i>	<i>Amount</i>
SAPARD (Self-funded)	10	\$178,416	22	\$2,900,896	27	\$4,424,527	59	\$7,503,839
SAPARD (Bank Co financing)	2	\$151,003	17	\$9,427,140	92	\$30,675,430	111	\$40,253,573
Direct Bank Financing	5	\$158,703	21	\$240,824	3	\$67,873	29	\$467,400
Self Funded Project	3	\$150,207	6	\$304,746	4	\$433,202	13	\$888,155
Total	20	\$638,329	66	\$12,873,606	126	\$35,601,032	212	\$49,112,967
Commercial Bank Activity								
	<i>2004</i>		<i>2005</i>		<i>2006</i>		<i>Total</i>	
<i>Commercial Bank Activity</i>	<i>Number</i>	<i>Amount</i>	<i>Number</i>	<i>Amount</i>	<i>Number</i>	<i>Amount</i>	<i>Number</i>	<i>Amount</i>
BCR	6	\$302,633	15	\$5,225,743	27	\$14,247,127	48	\$19,775,503
BRD			1	\$32,151	53	\$14,308,018	54	\$14,340,169
CAPPA			1	\$6,475	2	\$175,542	3	\$182,017
Carpatica			1	\$376,262	4	\$708,919	5	\$1,085,181
CEC			0	0	3	\$410,539	3	\$410,539
Italo Romena			0	0	1	\$255,918	1	\$255,918
Procredit			14	\$95,587	2	\$120,599	16	\$216,186
Reiffeissen			2	\$675,153	1	\$32,151	3	\$707,304
Romanesca	1	\$7,073	1	0			2	\$7,073
Romexterra			0	0	1	\$51,441	1	\$51,441
Tiriac			1	\$2,397,600	1	\$433,047	2	\$2,830,647
Transilvania			1	\$59,757	0	0	1	\$59,757
Unicredit			1	\$799,236	0		1	\$799,236
Total	7	\$309,706	38	\$9,667,964	95	\$30,743,301	140	\$40,720,971



Project Data

Project Sector types: Funded	2004 Results: Pilot		2005 Results		2006 Results		Project Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Dairy			7	\$649,935	12	\$9,567,714	19	10,217,649
Grain Production	3	\$121,915	14	\$1,204,044	61	\$9,793,131	78	11,119,090
Fish			1	\$257,018			1	257,018
Fruit Production			2	\$88,445	1	\$441,758	3	530,203
Fruit / Vegetable Warehouse			1	\$2,572,040			1	2,572,040
Greenhouse			2	\$62,629	1	\$182,156	3	244,785
Honey	11	\$209,481	11	\$366,642	14	\$560,390	36	1,136,513
Meat processing	2	\$40,188	2	\$3,021,320	2	\$3,086,448	6	6,147,956
Milling			2	\$328,886			3	328,886
Mushroom			2	\$253,375	1	\$32,151	3	285,526
Pension	3	\$215,304	12	\$2,423,192	14	\$3,602,875	29	6,241,371
Poultry			1	\$109,312	1	1,263,888	2	1,373,200
Sheep			2	\$15,175	4	\$1,352,021	6	1,367,196
Snail			4	\$84,614	5	\$172,165	9	256,779
Swine			1	\$509,142	1	\$2,572,040	2	3,081,183
Sugar Beet					1	759,594	1	759,594
Vegetables	1	\$51,441	1	\$799,236	5	\$1,083,518	7	1,934,195
Wine			1	\$128,602	3	\$1,131,183	4	1,259,785
Project Sector Types; Total	20	638,329	66	\$12,873,607	126	\$35,601,032	212	49,112,967

The project was pleased to see the growth in agribusiness commercial loan activity increase from 7 in 2004 to 140 in 2006. BCR & BRD led the way with 102 of the Commercial Bank funded projects out of the total of 140 funded for the project period.



As Borrowers, Consultants and Bankers became more familiar with the needs of each team member; the percentage of discontinued projects dropped dramatically by 2006. The objective of networking teams of professionals together with the result of increasing the banks funding rate for Romanian Agribusiness was deemed as a great success. And each step of the way opened up new opportunities to support Romanian professionals in their quest to rebuild Romania.

Financial Directory

Banat Consultant Directory

Expert Consulting SRL

Marian Mocan

Str. Unirii, 6
Timisoara

0256-294-350 Work
0722-356-292 Mobile
office@expertconsulting.ro

Consultim SRL

Ionut Marcu

Str. Simion Barnutui, 62, et 1
Timisoara

0256-191-175 Work
0788-361-829 Mobile
office@consultim.ro

VIACON SRL

Eugene Andrei

Str. Demetriade
No. 1-3 Cam 202-209
Timisoara

0256-283-420 Work
0722-624-824 Mobile
viacon@rdslink.ro

membru in CD al CCIA Timis

Stela Marcu

Piata Victoriei, 3
Timisoara

0256-490-771 Work
0788-394-205 Mobile
marcus@mail.dnttm.ro

Logicons SRL

Gheorghita Cornel

Str. Cozia, No.5
Arad

0257-233-072 Work
0744-388-122 Mobile
arad@agras.biz

Performer S.R.L.

Alina Niciov

Str. Gheorghe Baritiu
Arad

0257-211-890 Work
0744-388-122 Mobile
confidentcmc@rdslink.ro

Confident Management SRL

Ilie Furdui

Str. General Henri Berthlot
#3
Timisoara

0256-244-833 Work
0745-421-949 Mobile
confidentcmc@rdslink.ro

Vera Causa SRL

Eugen Marian

Str. Episcopiei No.3
Arad

0237-408-128 Work
0745-519-336 Mobile
veracausa@rdsar.ro

ARCOS SRL

Laura Sima

Resita, Blk.800, et2
Cam 243
Caras Severin

0255-219-512 Work
0744-120-344 Mobile
office@particular.ro

Corpul Expertilor Contabili/Caras Severin

Lidia Pintea

Resita, Aleea Romanitei
Blk.2, sc2, apt.3
Caras Severin

0255-224-091 Work
0745-570-030 Mobile
lidex@yahoo.com

SECO SRL

Elena Mandric

Resita, Str. Rodnei
Blk.4, scF, apt.4
Caras Severin

0255-224-423 Work
0722-938-145 Mobile
secores@rdslink.ro

OJCA Caras Severin

Marcel Liviu Munteanu

Resita, Str. Paul Iorgovici
No. 34
Caras Severin

0255-215-304 Work
0745-493-601 Mobile
oica@cs.ro

OJCA Caras Severin

Darius Vacaru

Resita, Str. Paul Iorgovici
No. 34
Caras Severin

0255-215-304 Work
oica@cs.ro

Banat Bank Directory

Bank/Banat

Banca "Ion Tiriac" Sucursala Timisoara

Radu Olarescu

Str. Telbisz Carol No.3

0256-293-701 Work
0723-204-943 Mobile

Financial Directory

Timisoara	radu.olarescu@cbit.ro	Liviu Picior Piata Libertatii, Nr..1 Timisoara	0256-432-223 Work 0745-107-899 Mobile sapard5timisora@sapard.ro
BCR Sucursala Timisoara Ana Popescu Calea Aradului, No.11 Timisoara	0256-494-400 Work ana.popescu@bcr.ro	BRIP5 SAPARD Timisoara Maria Filip Piata Libertatii, Nr.1 Timisoara	0256-432-223 Work 0745-107-899 Mobile sapard5timisoara@sapard.ro
BCR Sucursala Timisoara Anca Elena FLueras Calea Aradului, No.11 Timisoara	0256-494-400 Work 0722-608-217 Mobile anca.flueras@bcr.ro	Fondul National de Garantare a Crditelor pentru IMM-uri Rodica Ramneantu Str. Simion Barnutiu, Nr. 62 Timisoara	0256-286-914 Work 0788-371-659 Mobile fng_timisoara@zappmobile
BCR Sucursala Timisoara Gabriela Sasaran Calea Aradului, No.11 Timisoara	0256-494-400 Work 0723-1448-506 Mobile	ING Bank Timisoara Marius David Bvd. Tache Ionescu Nr.29A Timisoara	0256-496-062 Work
Banca Romaneasca Timisoara Eliza Gherman Piata Timisoara 700, No.1 Timisoara	0256-499-696 Work 0745-501-494 Mobile eliza.gherman@brom.ro	HVB Bank Leasing Timisoara Laura Maria Babau Piata Victoriei Nr.2 Timisoara	0256-306-800 Work 0723-339-432 Mobile laura.babau@ro.hvb-cee.com
ProCredit Bank Timisoara George Neica Calea Torontalului No.1 Timisoara	0256-224-422 Work 0724-330-447 Mobile george.neica@procreditbank.ro	HVB Bank Leasing Timisoara Oana Matei Str. Paul Chinezu Nr.3 Timisoara	0742-109-382 Mobile
ProCredit Bank Timisoara Ionut Cornian Calea Torntatului No.1 Timisoara	0256-224-422 Work 0721-084-144 Mobile ionut.cornian@procreditbank.ro	CHF Romania biroul Timisoara Dan Orodan Liviu Rebreanu Blvd 13 Timisoara	0256-204-550 Work 0722-646-094 Mobile dorodan@chf.ro
CEC Timisoara Alina Calarasu Calea Torontalului, No.2A Timisoara	0256-491-942 Work 0723-682-701 Mobile padam@cec.ro	CHF International Romania Radu Toma Aries St. 19 Timisoara	0256-467-101 Work 0723-594-593 Mobile rtoma@chf.ro
BRIP5 SAPARD Timisoara			

Financial Directory

Carpatica Bank Agentia Timisoara

Ilie Matei

Piata Traian Nr.2
Timisoara

0256-286-522 Work
0746-142-172 Mobile
bcctimisoaraatraian@carpatica.ro

CEC Sucursala

Ioan Horhat

Bdul Revolutiei nr5-7
Arad

0257-252-900 Work

ihohat@cec-sa.ro

Centrul pentru Asistenta Rurala

Ioana Popescu

Piata Istria No.6
Timisoara

2056-492-493 Work
0722-502-123 Mobile

Romexterra Bank Arad

Mariana Brutariu/ Ani Botas

Str. Episcopiei nr.26
Arad

0257-211-027 Work

arad@romexterra.ro

Carpatical Sucursala Resita

Pavel Tunea

Bdul Republicii blk.19, sc2
Resita

0255-212-366 Work
0743-175-017 Mobile
pavel.tunea@carpatica.ro

BRD GSG-Sucursala Arad

Traian Istoc

Bdul. Revolutiei nr. 5-7
Arad

0257-207-200 Work

BRD GSG-Sucursala Caras Severin

Ion Cuvin

Petru Rares, nr1
Resita

0255-214-305 Work

BCR- Sucursala Arad

Avrum Cranciun

Str. Nelu Aristide Dragomir
Nr. 14-16
Arad

0257-255-040 Work

CEC sucursal Caras Severin

Miron Manescu

Piata 1 Decembrie nr.9
Resita

0255-212-740 Work

mmanescu@rsb.ro

Banat Network Directory

Transilvania Sucursala Caras Severin

Dan Acea

Str.I.L. Caragiale nr.18
Resita

0255-227-140 Work
0741-095-262 Mobile

Agentia de Plati pentru Dezvoltare Rurala si Pescuit

Central Regional 5 Vest

Liviu Picior

Piata Libertatii nr.1
Timisoara

0256-432-223 Work

sapard5timisoara@sapard.ro

Transilvania Sucursala Caras Severin

Christian Havrilenti-Smetana

Str. I.L. Caragiale nr.18
Resita

0255-227-140 Work
0742-877-417 Mobile
christian.havrilet@btrl.ro

Directia pentru Agricultura si Dezvoltare Rurala (DADR)

Paul Parson

Piata Libertatii nr.1
Timisoara

0256-220-934 Work

ojpdpr.timis@sapard.ro

Carpatica Bank Sucursala Arad

Dorica Pasca

Calea Vanatori nr.2-4
Arad

0257-257-900 Work
0740-107-221 Mobile
dpasca@carpatica.ro

Oficiul Judetean de COnsultanta Agricola (OJCA)

Doru Florin

Florin Nedelcu

0256-293-567 Work
0723-364-709 Mobile

Financial Directory

Piata Libertatii nr.1
Timisoara ojcatimis@artelecom.net

Agentia de Plati si Interventii in Agricultura (APIA)
Dmi Faur 0256-433-114 Work
Piata Libertatii nr.1
Timisoara

Agentia Regionala pentru Protectia Mediului (ARPM)
Gabriela Lambrino 0256-491-795 Work
Str. Amurgului nr.1
Timisoara office.arpmv5.ro

Directia Sanitar Veterinara (DSV)
Ciceronis Cumpanasoiu 0256-462-377 Work
Str. Martir Caceu nr.4
Timisoara office-timis@ansv.ro

Directia Judeteana de Sanatate Publica (DSP)
Dana Spac 0256-494-680 Work
Str. Lenau nr.10
Timisoara dspj.timis@lasting.ro

Directia pentru Agricultura si Dezvoltare Rurala (DADR)
Monica Nadiu 0257-253-640 Work
Str. Closca nr.6A
Arad dgaia.arad@rdslink.ro

Oficiul Judetean de Plati pentru Dezvoltare Rurala si Pescuit (OJDRP)
Ioan Hondea 257-255-479 Work
Dorina Tarau 0727-122-063 Mobile
Str. Closca nr.6A
Arad drst.arad@rdslink.ro

Oficiul Judetean de Consultanta Agricola (OJCA)
Ioan Malaies 0257-254-338 Work
Bdul. Revolutiei nr.74
Arad

Agentia pentru Protectia Mediului (APM)
Dana Danoiu 0257-280-996 Work
Str. Dragalina nr.16
Arad apmar@rdslink.ro

Directia Sanitar Veterinara (DSV)
Sorin Iercan 0257-254-338 Work
Calea Bodrogului nr.22
Arad

Directia Judeteana de Sanatate Publica (DSP)
Emil Pop 0257-254-438 Work
Str. Spitalului nr.2-4
Arad dspj.arad@rdslink.ro

Directia pentru Agricultura si Dezvoltare Rurala (DADR)
Pavel Anculia 0255-214-015 Work
Piata Republicii nr.28
Resita dadracs@resita.rdsnet.ro

Oficiul Judetean de Plati pentru Dezvoltare Rural si Pescuit (OJPDRP)
Ionel Balbarau 0255-213-970 Work
Ateneului nr.2

Oficiul Judetean de Consultanta Agricola (OJCA)
Pavel Nefir 0255-215-304 Work
Str. Paul Iorgovici nr.34
Resita oica@cs.ro

Agentia de Plati si Interventii in Agricultura (APIA)
Gheorghe Rites 0255-215-304 Work
Piata Republicii nr. 28
Resita

Agentia pentru Protectia Mediului (APM)
Ilie Chincea 0255-223-053 Work
Str. Pentru Maior nr.73
Resita office@apmcs.ro

Financial Directory

Directia Sanitar Veterinara (DSV)

Dumitru Stepanescu
Calea Timisorii nr.15
Resita

0255-231-004 Work

Directia Judeteana de Sanatate Publica (DSP)

Liliana Bucur
Str. Spitalului nr.36
Resita

0255-215-967 Work

Moldova Consultant Directory

Asociatia pentru Dezvoltare Economica Locala

Mihai Girba

Str. Nicu Enea
42, sc.A, Apt. 17
Bacau

0234-542-436 Work

0788-189-600 Mobile

office.adel@gmail.com

Asociatia pentru Dezvoltare Economica Locala

Liviu Miron

Str. Nicu Enea
42, sc.A, Apt. 17
Bacau

0234-542-436 Work

0788-189-600 Mobile

office.adel@gmail.com

RURAL Consult

Stefan Talamba

Str. Mihai Viteazu
Bl 3, Sc B, Apt. 26
Bacau

0234-511-600 Work

0745-664-994 Mobile

rurcons@yahoo.com

Cont Expert Audit

Mihai Cornel Olteanu

Str. Octav Bancila, # 14,
Bl.i6, et. 4, Apt. 18
Botosani

0231-536-567 Work

0745-637-090 Mobile

cont_expert@yahoo.com

olteanu_cornel@hotmail.com

Alinex

Ioana Aspataritei

Str. D. Leonida, # 23,
Bl. D5, sc. D, Apt. 57
Piatra Neamt

0233-218-787 Work

0741-319-179 Mobile

asioana@gmail.com

iamnitchi@yahoo.com

Oficiul Judetean de a Agricola Neamt Neculai Rotaru

Str. Mihai Viteazu, # 32
Piatra Neamt

0233-213-712 Work

cjcaneamt@yahoo.com

Karakter

Corneliu Popa

Str. Primaverii, # 13,
Bl. D1, sc. C, Apt. 2
Iasi

0232-225-508 Work

0745-541-333 mobile

karaktertd@yahoo.com

Consagra

Gabriel Nicolau

Bd. Tutora, # 9, Bl. A2,
Sc. A, et. 3, Apt. 15
Iasi

0232-436-284 Work

0722-546-839 Mobile

gnicolau2003@yahoo.com

T-Business Group

Vasilica Tugui

Sos. Pacurari # 39
Iasi

0232-436-284 Work

0744-368-061 Mobile

valitugui@diafin.ro

Centrul de Idei si Solutii Financiare (CiSiF)

Lucian Tanasa

Bd. Carol I, # 3, et. 4,
room 2
Iasi

0232-233-542 Work

0332-808-790

0746-566-158 Mobile

lucitan262@yahoo.com

lucian_tanasa@cisif.ro

Oficiul Judetean de a Agricola Iasi

Camelia Apetroaie

Bd Stefan Cel Mare
47 – 49

0232-213-808 Work

0742-142-977 Mobile

Financial Directory

Iasi camelia_apetroaie@yahoo.com

**Oficiul Judetean de a Agricola Iasi
Marius Stefaniu**

Bd Stefan Cel Mare 0232-0213-808 Work
47 – 49 0745-664-293 Mobile
Iasi mstefaniu@yahoo.co.uk

**Oficiul Judetean de a Agricola Iasi – CLCA Sipote
Paul Scrimint**

Sipote 0746-074-912 Mobile
raptorlee2003@yahoo.com

Centrul de a si Management pentru IMM

Traian Ranja

Str. Vasile Alecsandri 0232-216-404 Work
6 0723-634-091 Mobile
Iasi ccmimm@ccmimm.ro

Energzone

Lucian Simon

Str. Donici 0722-947-420 Mobile
13 energzone2004@yahoo.com
Vaslui luciansimon0908@yahoo.com

PFA Masievici

Sorin Stefan Masievici

Str. Penes Curcanu 0235-321-336 Work
237, bl. F6, sc. A, 0745-686-720 Mobile
Apt. 8 masievicis@yahoo.com
Vaslui

Oficiul Judetean de a Agricola Vaslui

Florentina Iftode

Str. Eternitatii 0235-314-388 Work
1 0741-669-241 Mobile
Vaslui inaiftode@yahoo.com

Carpatica

Mihaela Tilita – Credit Manager

Str. 9 mai 0234-525-270 Work
33 0745-812-913 Mobile
Bacau bccbacau@carpatica.ro

BCR

Constantin Grecea – Relationship Manager

Str. 9 mai 0234-535-314 Work
13 0723-205-583 Mobile
Bacau constantin.grecea@bcr.ro

Raiffeisen

Cornelia Prigoreanu - Branch Director

Str. Dumbrava Rosie 0234-206-405 Work
2 0721-292-646 Mobile
Bacau cornelia.prigoreanu@rzb.ro

Raiffeisen

Vasile Magirescu – Relationship Manager

Str. Dumbrava Rosie 0234-206-406 Work
2 0724-377-216 Mobile
Bacau vasile.magirescu@rzb.ro

BRD

Valencia Badiu

Str. G. Apostu 0234-510-518 Work
13 valencia.badiu@brd.ro
Bacau

BRD

Gabriel Badara

Str. G. Apostu 0234-510-518 Work
13 0741-222-398 Mobile
Bacau gabriel.badara@brd.ro

BCR

Emanoil Damii – Deputy Executive Manager

p-ta Revolutiei 0231-511-313 Work
9 0727-789-752 Mobile

Moldova Bank Directory

Financial Directory

Botosani emanoil.damii@bcr.ro

BCR
Mitrica Puscasu – Relationship Manager

p-ta Revolutiei 0231-531-060 Work
9 0744-808-382 Mobile
Botosani botosani@bcr.ro

Carpatica
Grigore Stratulat – Manager

Str. Sarariei 0232-266-556 Work
6 0740-107-279 Mobile
Iasi bcciasi@carpatica.ro

ProCredit
Andrei Bostaca – Ag. Loan officer

Str. Garii 0232-262-051 Work
15, bl. L10 0722-229-826 Mobile
Iasi andrei.bostaca@procreditbank.ro

ProCredit
Sorin Cirneala – Ag. Loan officer

Str. Garii 0232-262-051 Work
15, bl. L10 0741-082-080 Mobile
Iasi sorin.cirneala@procreditbank.ro

CEC
Georgeta Seuleanu – Director

Str. A. Panu 0232-216-790 Work
42 0746-159-021 Mobile
Iasi

CEC
Paul Patapie – Sales Manager

Str. A. Panu 0232-216-790 Work
38, bl. 1-A-1 0744-322-637 Mobile
Iasi ppatapie@yahoo.com
ppatapie@cec-sa.ro

BCR

Laurentiu Astefanei – Manager

Str. Palat 0232-230-500 Work
11 iasi@bcr.ro
Iasi

BCR
Brandusa Tibuleac – Loan Officer

Str. Palat 0232-230-506 Work
11 brandusa.tibuleac@bcr.ro
Iasi

Raiffeisen
Marius Ciobotaru – SME Relationship Manager

Sos Nationala 0232-210-310 Work
23 0724-212-091 Mobile
Iasi marius.ciobotaru@rzb.ro

Unicredit
Catrinel Zaharia – Branch Manager

Str. A. Panu 0232-216-770 Work
23 catrinel.zaharia@unicredit.ro
Iasi

Transilvania
Luiza Iacob – Assistant Relationship Manager

Str. Ghica Voda 0232-216-770 Work
3 A maria.iacob@bancatransilvania.ro
Iasi

BRD – Fondul Romano-German
Oana Pinte

Str. A. Panu 0742-055-498 Mobile
1 B -2 A oana.pinte@brd.ro
Iasi

MINDBANK
Georgeta Balan – Loan Officer

Bd. Copou 0232-219-668 Work
3 sucursalaiasi@mindbanksa.ro
Iasi

Financial Directory

BCR
Bogdan Puscasu – Manager

Bd. Traian 0233-232-000 Work
19 0723-293-523 Mobile
Piatra Neamt bogdan.puscasu@bcr.ro

BCR
Lucia Elena Ruscanu – Deputy Manager

Bd. Traian 0233-213-686 Work
19 0721-553-393 Mobile
Piatra Neamt lucia.ruscanu@bcr.ro

BCR
Iulian Chiriac – Relationship Manager

Bd. Traian 0233-232-000 Work
19 0745-660-603 Mobile
Piatra Neamt iulian.chiriac@bcr.ro

Carpatica
Tita Munteanu – Loan Officer

Str. Alexandru cel Bun 0233-225-438 Work
27 0745-806-291 Mobile
Piatra Neamt credite280@carpatica.ro

BCR
Vasile Lazarescu – Credit Manager

Str. N. Titulescu 0233-744-483 Work
12 0744-754-498 Mobile
Roman vasile.lazarescu@bcr.ro

Carpatica
Daniela Sumonaru – Branch Manager

Str. Libertatii 0233-740-118 Work
14 0746-250-524 Mobile
Roman bccroman@carpatica.ro
dsumonaru@carpatica.ro

CEC
Venera Pughineanu – Clients counselor

Str. Ozana 0233-222-092 Work

2 0722-586-137 Mobile
Piatra Neamt vpughineanu@yahoo.com

Transilvania
Ion Sfermas – Deputy Manager

Str. Decebal 0233-211-932 Work
33 0724-323-490 Mobile
Piatra Neamt ion.sfermas@bancatransilvania.ro

Transilvania
Dan Corneliu Dumitrachi – Relationship Manager

Str. Decebal 0233-211-932 Work
33 0740-099-482 Mobile
Piatra Neamt corneliu.dumitrachi@bancatransilvania.ro

CitiFinancial
Marius Macinca – Loan consultant

Bd. Dacia 0233-227-515 Work
4 0744-984-549 Mobile
Piatra Neamt lotustry@yahoo.co.uk

BRD
Marin Rosanu – Financial Manager

Str. Lt. Draghiescu # 13 0233-214-494 Work
Piatra Neamt 0722-309-892 Mobile

CEC
Carolina Dimbu – Manager

Str. Universitatii # 52 0230-523-475 Work
Suceava 0746-159-029 Mobile

CEC
Felicia Irimescu

Str. Universitatii # 52 0230-222-946 Work
Suceava 0745-038-241 Mobile

CEC
Vladimir Scepanschi – Loan officer

Str. Universitatii # 52 0230-222-946 Work
Suceava 0740-123-098 Mobile

Financial Directory

vscepanski@cec.ro
alli12vlad@yahoo.com

BCR

Doina Murariu – Deputy Manager

Str. Stefan cel Mare # 31 0230-207-150 Work
Suceava

BCR

Manuela Cojocaru – Relationship Manager

Str. Stefan cel Mare # 31 0230-207-121 Work
Suceava Manuela.Cojocaru@bcr.ro

BCR

Nicu Palade – Relationship Manager

Str. Stefan cel Mare # 53 0235-322-150 Work
Vaslui 0744-184-593 Mobile
nicu.palade@bcr.ro

Raiffeisen

Gabriela Popa Tolontan – Relationship Manager

Str. Stefan cel Mare 0235-307-605 Work
2-4, bl. 94, sc. C-D 0724-212-226 Mobile
Vaslui 0744-568-520 Mobile
gabriela.popa-tolontan@rzb.ro

Carpatica

Sebastian Dan Samoila – Manager

Str. Nicolae Balcescu 0235-310-591 Work
2, bl. 78 bccvaslui@carpatica.ro
Vaslui

Moldova Network Directory

FNGCIMM

Gheorghe Ostafi

Str. Pictor Aman 0234-511-795 Work
94 C, et. III 0788-371-656 Mobile
Bacau bacau@fngcimm.ro

DADR Bacau

Ana Diac

Str. George Bacovia 0234-511-313 Work
20 0727-789-752 Mobile
Bacau ana_diac@yahoo.com

CRPDRP 1 Nord-Est (SAPARD Regional Office)

Eugen Ticau – Manager

Bd. Chimiei 0232-262-696 Work
12 0745-099-304 Mobile
Iasi ticaueugen@yahoo.co.uk

CRPDRP 1 Nord-Est (SAPARD Regional Office)

Teodor Robu

Bd. Chimiei 0232-262-696 Work
12 0740-426-989 Mobile
Iasi teorobu@univagro-iasi.ro

CRPDRP 1 Nord-Est (SAPARD Regional Office)

Radu Diaconescu

Bd. Chimiei 0232-262-696 Work
12 0742-700-158 Mobile
Iasi sapard_ne@yahoo.com

ANIMMC

Sorina Marilena Giosanu – Executive Manager

Str. Sf. Lazar 0232-261-101 Work
2, bl. M. Kogalniceanu 0745-206-420 Mobile
Iasi sorina.giosanu@mimmc.ro

DADR Iasi

Constantin Arustei – Executive Manager

Bd. Stefan cel Mare si Sfant 0232-255-959 Work
47-49 0743-103-413 Mobile
Iasi direx_dadris@yahoo.com
dadr@dadris.ro

CAPA

Romeo Vasilache – Manager

Str. Vasile Alecsandri 0232-214-084 Work
6 0744-508-588 Mobile
Iasi romeo_vasilache@capa.ro

Financial Directory

World Vision Eugen Borlea – Manager

Str. Armeana
4
Iasi
0232-233-906 Work
0744-388-948 Mobile
eugen_borlea@wvi.org

FRDS Adrian Medeleanu – Branch Coordinator

Bd. Prof. D. Mangeron,
43, corp R
Iasi
0232-266-920 Work
0332-409-770
0724-423-306 Mobile
amedeleanu@iasi.rdsmail.ro

FNGCMM Daniel Isachi

Bd. Carol I
27
Iasi
0232-216-120 Work
0788-371-665 Mobile
iasi@fngcimm.ro

CDE Romana Marcu – Program Coordinator

Str. Prof. Cujba
5, bl. F1-2, sc. B,
et.2, Apt. 7
Iasi
0232-252-922 Work
0744-397-072 Mobile
rmarcu@cde.ro

CDE Cristina Comanescu – Program Coordinator

Str. Prof. Cujba
5, bl. F1-2, sc. B,
et.2, Apt. 7
Iasi
0232-252-922 Work
0744-608-293 Mobile
ccomanescu@cde.ro

DADR Neamt Ciprian Astanei – Deputy Executive Manager

Str. Mihai Eminescu # 26B
Piatra Neamt
0233-221-060 Work
0745-369-150 Mobile

ADR Nord-Est Alina Capitanu – Expert

Str. Alexandru cel Bun
27 bis
Piatra Neamt
0233-218-071 Work
acapitanu@adrnordest.ro

DADR Suceava Dragos Juravle – Executive Manager

Bd. 1 Decembrie 1918
3
Suceava
0230-511-039 Work
0744-672-598 Mobile
dadrsuceava@yahoo.com

DADR Vaslui Ilie Acsinte

Str. Eternitatii # 1
Vaslui
0235-311-413 Work
0723-268-570 Mobile

CHF Gabriela Epure – Loan officer

Str. Al. I. Cuza,
Bloc Cristal
Galati
0236-310-404 Work
0724-558-330 Mobile
gepure@chf.ro

Oltenia Consultant Directory

Corpul Expertilor Tehnici

Trupina, Valerian
Titulescu 17, bl H3, sc D, ap 15
Valcea
025-735492 Work
0740-817548 Mobile
vtrupina@yahoo.com

Keuternica SA

Calin, Ion
Str Victoriei # 25, Mezanin
Targu-Jiu
0253-219388 Work
0723-636272 Mobile
ong@as.ro

Eurocenter Consulting Ecobici, Adriana

8, Alea Voinicului
Craiova
0723-631388 Mobile
adrianasicatalin@yahoo.com

Eurocenter Consulting Ecobici, Catalin

8, Alea Voinicului
0723-631388 Mobile

Financial Directory

Craiova adrianasicatalin@yahoo.com

Craiova 0740-474629 Mobile
raffconsult@yahoo.com

Evex Consulting Ltd.
Paval, Madalina
Str. G-ral Magheru, #4, bl V3, Ap 27
Valcea

150-739835 Work
0744-691114 Mobile
pmadalina@yahoo.com

COMARA Projects
Ilie, Marius

Targu-Jiu 0726-272927 Mobile
comara@comara.ro

Evex Consulting Ltd.
Paval, Gheorghe
Str. G-ral Magheru, #4, bl V3, Ap 27
Valcea

150-739835 Work
0722-267833 Mobile
pmadalina@yahoo.com

PROIECT Valcea
Popescu, Magda
Magheru #1, et 2
Valcea

0250-738304 Work
0722-432453 Mobile
proiect@mail.vl.ro

PFI Stuparu Ion
Stuparu, Ion
Str Arcului # 20
Slatina

0249-431437 Work
0723-542086 Mobile
sapadolt@yahoo.com

PFI Spulbar Cristi
Spulbar, Cristi-Marcel
19, Lezeurlui St.
Craiova

0251-533938 Work
0722-309021 Mobile
Cristi_spulbar@yahoo.com

OLJA Dolj
Vladia, Paula
Str. Bibescu #3
Craiova

0251-417298 Work
0723-053840 Mobile
ojcadolj@yahoo.com

ARHIGRUP
Ciocanau, Adrian

Craiova 0250-736620 Work
0744-884618 Mobile
arhigrup@unet.ro

Ojca Dolj
Burtaverde, Ioana
Str. Bibescu #3
Craiova

0251-417298 Work
0722-418299 Mobile
ojcadolj@yahoo.com

OJCA Oit
Putinelu, Tudor
Str Arcului #20
Slatina

0249-415770 Work
0744-585553 Mobile
ojcaot@yahoo.com

Olja Dolf
Papa Minel
St. Bibescu #3
Craiova

0251-417298 Work
0722-405772 Mobile
ojcadolf@yahoo.com

BDM Consulting SRL
Buzatu, Daiana
Str. Soveja #8
Severin

0745-948414 Mobile
bdm_consulting_2005@yahoo.com

Texagra Ltd.
Vladu, Marius

Craiova

0251-423651 Work
0744-870085 Mobile
mariusvladu@yahoo.com

Oltenia Bank Directory

Banca Carpatica
Rusu, Ion
Calea Bucuresti #23
Craiova

0251-417311 Work
0745-106525 Mobile
bcccraiva_scm@carpatica.ro

RAFF Consult Ltd.
Fotache, Adrian

0251-421356 Work

Financial Directory

Banca Carpatica
Opritescu, Catalin Stefan
 Calea Bucuresti #23
 Craiova

0251-417311 Work
bcccraiova_scm@carpatica.ro

Str. Oltet, #4
 Craiova

0745-319890 Mobile

BCR Craiova
Tugui, Catalin Marian
 Str. Oltet #4
 Craiova

0251-419582 Work
 0722-540213 Mobile
catalin.tugui@bcr.ro

Exim Bank
Mihart, Gheorghita
 Str. Mihai Viteazu, Bl 5-partner
 Craiova

0251-412703 Work
 0724-252190 Mobile
djexim@eximbank.ro

ProCredit Bank
Ozunu, Mihaela, Exec. Dir.
 Str. A. I. Cuza, # 46
 Craiova

0251-306079 Work
 0722-229826 Mobile

Exim Bank
Voicu, Marian
 Str. Mihai Viteazu, Bl 5 – partner
 Craiova

0251-412703 Work
djexim@eximbank.ro

ProCredit Bank
Dianconescu-Carbunescu, Petre
 Str. A. I. Cuza #46
 Craiva

0251-306079 Work
 0745-429881 Mobile

BRD Craiova
Neagoe, Radu, Dir.
 Bd Carol I #4, bl M6
 Craiova

0251-410970 Work
 0723-173365 Mobile
radu.neagoe@brd.ro

CEC
Mihaiu, Elena
 Str. Sf. Dumitru, Bl 1, 3-5 Parter
 Craiova

0251-413555 Work
emihaiu@rsb.ro

BRD Craiova
Traistaru, Oana
 Bd Carol I #4, bl M6
 Craiova

0251-410970 Work
 0722-252875 Mobile
oanu.traistaru@brd.ro

CEC
Negrea, Constantin
 Str. Sf. Dumitru, Bl 1, 3-5 Parter
 Craiova

0251-413555 Work

BCR Craiova
Chirea, Mirela, Exec. Dir.
 Str. Oltet, #4
 Craiova

0251-419582 Work
Mirela.chirea@bcr.ro

CAPA
Agapie, Alexandru
 Calea Bucuresti Bl 27, C. Parter
 Craiova

0251-412015 Work
 0744-834954 Mobile
Craiova@capa.ro

BCR Craiova
Mitu, Ionut
 Str. Oltet, #4
 Craiova

0251-419582 Work
 0723-591031 Mobile

BRIP 4 SAPARD
Popescu, Daniel
 Unirii, #19
 Craiova

0251-406402 Work
 0744-479920 Mobile
sapard4craiova@sapard.ro

BCR Craiova
Dinca, Alexandru

0251-419582 Work

Financial Directory

BRIP 4 SAPARD
Popescu, Cristian
Unirii #19
Craiova

0251-406402 Work
sapard4craiova@sapard.ro

Fondul National de Garantare a Creditelor pentru IMM-uri
Lapadat, Gheorghe
Str. Bibescu #3
Craiova

0251-415089 Work
0788-371662 Mobile
fngc_craiova@zappmobile.ro

Fondul National de Garantare a Creditelor pentru IMM-uri
Icalas, Mihai
Str. Bibescu #3
Craiova

0251-415089 Work
0788-371662 Mobile
fngc_craiova@zappmobile.ro

Banca Transilvania
Patrascu, Doru
Str. Iancu Jianu #16
Craiova

0251-419745 Work
0722-325941 Mobile
doru.patrascu@bancastransilvania.ro

Bancpost
Nitu, Valentin
Str. Fratii Buzesti # 1bis
Craiova

0251-419664 Work

Unicredit Romania
Rosu, Iustin
Str. Calea Bucuresti #22, bl M18A
Craiova

0251-406680 Work
iustin.rosu@unicredit.ro

BCR Slatina
Radu, Ioana
Str. Basaarabilor, #1
Slatina

0249-411798 Work
0724-343048 Mobile
ioana.radu@bcr

BCR Slatina
Giorceanu, Ionut
Str. B asaarabilor #1

0249-411798 Work
0724-343046 Mobile

Slatina

Raiffeisen Slatina
Urdes, Liviu
Str. Tudor, Vladimirescu #1-3
Slatina

0249-430901 Work
livuordes@raiffeisen.ro

Banca Transilvania
Goga, Corina
Str. A 1, Cuza bl. Union
Slatina

0249-433368 / 433168 Work
0741-095198 Mobile
corina.goga@bancastransilvania.ro

Banca Transilvania
Muneran, Velichi Traian, Dir.
Str. Taian # 38
Drobeta, Turnu Severin

0252-206017/433168 Work
traian.muneran@bancastransilvania.ro

Banca Transilvania
Ciumpueru, Cristina
Str. Taian # 38
Drobeta, Turnu Severin

0252-206017 / 206018 Work
cristina.ciumpueru@bancastransilvania.ro

Raiffeisen
Vladut, Mihaela
Bdul. Tudor Vladimirescu # 125-127
Drobeta, Turnu Severin

0252-314152 Work
0745-189522 Work
sc_mehedinti@raiffeisen.ro

BCR
Achim, Liviu
Str. General Magheru #20
Valcea

0250-736804 Work
liviu.achim@bcr.ro

FIDA DADR
Stancu, Daniela Eugenia
Str. Tudor, Vladimirescu # 72
Valcea

0250-736272 Work
0744-829615 Mobile

BCR
Stanescu, Ioana
Str. General Magheru #20
Valcea

0250-738804 Work

Financial Directory

BCR

Antal, Maria
Str. General Magheru #20
Valcea

0250-736804 Work
0744-793065 Mobile

Banca Transilvania

Draghici, Hary
Str. Stirbel Voda #12
Valcea

0250-736344 Work
0741-095246 Mobile

BRD

Georgescu, Constantin, Dir.
Str. General Praporgescu #18
Valcea

0250-734360 Work
0722-335811 Mobile
constantin.georgescu@brd.ro

CEC

Dobrisan, Dorin
Str. Calea lui Traian # 162
Valcea

0250-737192 Work
0723-194422 Mobile
ddobrisan@cec.ro

Banca Carpatica

Iordache, Irinel
Str. Calea Lui Traian # 31B
Valcea

0250-719267 Work
0745-347672 Mobile

BCR

Matei, Ramona Maria
Str. General #2
Gorj

0253-219251 / 214018 Work
0723-043678 Mobile
Corina.bizoipopescu.bcr.ro

BRD

Butulescu, Valeriu
Str. General Magheru #2A-2B
Gorj

0253-217958 Work
0723-660447 Mobile

Banca Carpatica Lupulescu, Grigore

0253-227274 / 227275 Work

Str. Tudor Vladimirescu # 29-31
Gorj

0742-105253 Mobile
bcctarguiju@carpatica.ro

Banca Transilvania

Mergea, Dorina
Str. Traian BI C1
Gorj

0253-227094 Work
0741-095154 Mobile

dorina.mergea@bancatransilvania.ro

Banca Transilvania

Tomescu, Emanoil
Str. Traian bl C1
Gorj

0253-227094 Work
0726-759032 Mobile

emanoil.tomescu@bancatransilvania.ro

Banca Transilvania

Rata, Dragos
Str. Traian bl C1
Gorj

0253-227099 Work
0723-305607 Mobile
dragos.rata@bancatransilvania.ro

Oltenia Network Directory

Agentia de Plati pentru Dezvoltare Rurala si Pescuit

Popescu, Daniel
Unirii @ 19
Craiova

0251-406402 Work

sapard4craiova@sapard.ro

DADR

Popa, Cornel
Paltini @2
Craiova

0251-411037 / 412571 Work

dadr_dolj@rdslink.ro

OJCA

Popescu, Marcel
Bibescu #3
Craiova

0351-405686 Work

ojcadolj@yahoo.com

APIA – Agentia de Plati si Interventii in Agricultura

Dragancea, Silviu

0251-411037 / 412571 Work

Financial Directory

Paltinis #2
Craiova

ARPM – Agentia Regionala pentru Protectia Mediului

Mateescu, Monica Daniela 0251-412616 Work
Brestei #3
Craiova office@arpsv4.ro

DSV – Directia Sanitar Veterinara

Butaru, Andrei 0251-428950 Work
Fintina Popova #30
Craiova office-dolj@ansv.ro

DSP – Directia Judeteana de Sanatate

Mogos, Dan 0251-310037 Work
Tabaci #1
Craiova www.dsp.ro

DADR

Niculescu, Dumitru 0249-430538 Work
Arcului @ 20
Slatina dadrolt@rdslink.ro

Oficiul Judetean de Plati pentru Dezvoltare Rurala si Pescuit

Oprea Constantin & Stuparu, Ion 0249-431437 Work
Arcului #20
Slatina sapardolt@yahoo.com

OJCA

Anuta Ionel / Putinelu, Tudor 0249-415770 Work
Tudor Vladimirescu #165
Slatina ojcaolt@yahoo.com

APIA

Oasa, Marinel 0249-411244 Work
Arcului #20
Slatina

APIA - Agentia pentru Protectia

Popa, Marius 0249-423670 Work
Ion Morosanu #3
Slatina office@apmot.ro

DSV - Directia Sanitar Veterinara

Stefan, Nicolae 0249-416964 Work
Tudor Vladimirescu #173
Slatina office-olt@ansv.ro

DSP – Directia Judeteana de Sanatate

Conea, Dana 0249-415933 Work
Str. Ecaterina #28
Slatina

DADR – Directia pentru Agricultura si Dezvoltare Rurala

Predica, Vasile 0250-739920 Work
Str. Oituz # 7
Ramnicu Valcea diragvi@yahoo.com

OJPDRP - Oficiul Judetean de Plati pentru Dezvoltare Rurala si Pescuit

Lazarica, Ion 0250-732176 / 717115 Work
Str. Oituz #7
Ramnicu Valcea

OJCA

Constantinescu, Marius 0250-748490 Work
Str. Tudor Vladimirescu #72
Ramnicu Valcea

APIA – Agentia de Plati si Interventii in Agricultura

Haralambiade, Valentin 0250-820011 / 745550 Work
Str. Oituz #7
Ramnicu Valcea

APM – Agentia pentru Protectia Mediului

Urea, Narcisa 0250-735859 Work
Str. Remus Bellu #6
Ramnicu Valcea office@apmvl.ro

Financial Directory

**DSV – Directia Sanitar Veterinara
Constantinescu, Florinel** 0250-713819 Work
Str. Pandurilor #9
Ramnicu Valcea dsv@jplus.ro

**DSP - Directia Judeteana de Sanatate Publica
Ghenita, Adriana** 0250-747720 Work
Str. Calea lui Traian #331
Ramnicu Valcea dsp.valcea@ivex.ro

**DSP - Directia Judeteana de Sanatate Publica
Tomoiu, Petre** 0253-211018 Work
Str. Victoriei # 2-4
Targu Jiu dadr@targiji.rdsnet.ro

**OJPDRP - Oficiul Judetean de Plati pentru Dezvoltare Rurala si Pescuit
Ninu, Florin** 0253-212944 Work
Str. Victoriei # 2-4
Targu Jiu

**OJCA
Udrea, Dumitru** 0253-216450 Work
Str. Unirii # 18 – 20
Targu Jiu

**APIA – Agentia de Plati si Interventii in Agricultura
Versin, Mihai** 0253-213035 Work
Str. Victoriei #12
Targu Jiu

**APM – Agentia pentru Protectia Mediului
Fometescu, Gheorghe** 0253-215382 Work
Str. Unirii #76
Targu Jiu apm@intergori.ro

**DSV – Directia Sanitar Veterinara
Iliuta, Ion** 0253-226033 Work

Str. Ecaterina Teodoroiu
Targu Jiu office_gori@ansv.ro

**DSP – Directia Judeteana de Sanatate Publica
Morosanu, Aristica** 0253-242515 Work
Str. 22 Decembrie 1989 #22 bis
Targu Jiu dspi.gorj@intergorj.ro

**DADR – Directia pentru Agricultura si Dezvoltare Rurala
Raceanu, Stefan** 0252-315409 Work
Str. Crisan #87
Drobeta Turnu Severin office@dadmh.ro

**OJPDRP – Oficiul Judetean de Plati pentru Dezvoltare rurala si Pescuit
Docea, Anghel** 0252-314480 Work
Str. Crisan #87
Drobeta Turn Severin

**OJCA - Oficiul Judetean de Consultanta Agricola
Barbu, Dumitru** 0252-316624 Work
Str. Crisan #87
Drobeta Turnu Severin ojcamh@rdslink.ro

**APM – Agentia pentru Protectia Mediului
Budu, Dan Mihai** 0252-320396 Work
Str. Dalie Romane #3
Drobeta Turnu Severin office@apmmh.ro

**DSV – Directia Sanitar Veterinara
Adamescu, Paul** 0252-318208 Work
Str. Carol Davilla #1
Drobeta Turnu Severin

**DSP – Directia Jdetean de Sanaltate
Firu, Stela** 0252-325040 Work
Str. Traian # 115
Drobeta Turnu Severin dspmh@severin.rdsnet.ro

Transilvania Consultant Directory

Financial Directory

LTM Consulting – Sebes

Liliana Mihalcea
Sebes, str.Cantarului ,nr.3,jud.
Alba

0258-732613
0744-693203
office@ltconsulting.ro

Private consultant

Pastor Liviu
Valcau de Jos Postal Code 457345
Salaj

0720-012125 Mobile
liviupastor @yahoo.com

Private consultant

Catavei Nicoleta Laura
Bd. Victoriei , nr. 45
Sibiu

0269-214176 Work
0744- 349378 Mobile
cataveinicoletalaura@yahoo.com

Private consultant

Stefan Bocz
Lunca Muresului , nr. 50

0265-553346 Work
stefanbocz @yahoo.com

Universitatea Alma Mater -Sibiu

Romulus Iagaru
Str. Avram Iancu,nr.19
Sibiu

0269-210650 Work
0723-248674 Mobile
iagaru@gmail.com

Universitatea Alma Mater -Sibiu

Gligor Ciortea
Str. Oituz , nr.31 ,
Sibiu

0269-216490 Work
0788-405904 Mobile
gligor.ciortea@ulsibsibiu.ro

S.C Fabis –Financial Advice for Business

Stefan Dan Costei
Str. Avram Iancu,nr.19
Sibiu

0269-210650 Work
0723-248674 Mobile
stefan.costei@web.doc

Private consultant

Lia Dogaru

0258-818987 Work

Str. Moldovei , nr.4
Alba Iulia

0721-224230 Mobile
ldogaru@chf.ro

OJCA Alba

Rus Mircea
Str. Motilor , nr.3 , Bl. 91G, ap.7
Alba Iulia

0258-810476 Work
0729-965072 Mobile
rus-mircea-dorel@yahoo.com

OJCA Mures

Florin Naicu
str. Gheorghe Doja ,nr. 9
Targu Mures

0265-218355 Work
0745-809327 Mobile
spcazm@rdslink.ro

OJCA Mures

Zavilla Victoria
str. Gheorghe Doja ,nr. 9
Targu Mures

0265-260830 Work
spcazm@rdslink.ro

OJCA Salaj

Palincas Mihai
Simleu Silvaniei, str.Libertatii,nr.3
Zalau

0260-631883 Work
0744-608527 Mobile
palincasmihai@yahoo.com

OJCA Salaj

Corda Gabriel
Str. Corneliu Coposu,nr.79/A
Zalau

0260-631883 Work
0741-051273 Mobile
cmgabriel@personal.ro

OJCA Salaj

Pop Marius
Loc.Horoatu Crasnei

0260-637374 Work
cjasj@info-plus.ro

Private consultant

Szigyarto Lajos
Loc.Bulgareni,nr.23
Covasna

0260-637374 Work
0744-791954 Mobile
szlajos@kabelkon.ro

S.C Lacry Exim S.R.L.

Financial Directory

Parauan Ioan Calea Turzii, nr.24 Cluj Napoca	0264-594918 Work 0740-173660 Mobile lacrys@xnet.ro	Fagaras	bccfagaras@carpatica.ro
S.C Lacrys Exim S.R.L. Radu Moldovan Calea Turzii, nr.24 Cluj Napoca	0264-594918 Work lacrys@xnet.ro	Transilvania Bank Laurentiu Cernat – Loan officer Str. 13 Decembrie ,nr.17 Brasov	0268-317721 Work laurentiu.cernat@btrl.ro
Private consultant Aura Jitaru str. Tache Ionescu,nr.28 Cluj Napoca	0364-410028 Work 0721-277872 Mobile aura.jitaru@extendint.ro	Transilvania Bank – Daniela Nastase –Loan officer Str.Calea Bucuresti bl,S4 parter Brasov	0268-317721 Work daniela.nastase@btrl.ro
Firma de consultanta si proiectare pentru constructii zootehnice Ion Constantin str. Arges,nr.19 Cluj Napoca	0264-430172 Work 0744-612461 Mobile constantin@cluj.astral.ro	BCR -Sibiu Ligia Marian – executive director str.Emil Cioran,nr.1 Sibiu	0269-212131 Work ligia.maria@bcr.ro
S.C.Melanda Com S.A. Rodica Lazariciu str.Negoiu, nr.8D, ap 17 Cluj Napoca	0264-216321 Work 0744-641451 Mobile lazariciu@yahoo.com	Carpatica Bank – Sibiu Virgil Tarcea –loan officer Bd. Mihai Viteazu Nr.42 Sibiu	0269-232780 Work bccsibiu_mviteazu@carpatica.ro
<u>Transilvania Bank Directory</u>			
Carpatica Bank Anda Drăgulin – Loan officer, Str. Calea Bucuresti, Bl.S4, parter Brasov	0268-317721 Work bccbrasov_cb@carpatica.ro	Carpatica Bank – Sibiu Alina Barbatei –loan officer Str. Autogarii Nr.1 Sibiu	0269-228553 Work bccsibiu_turnisor@carpatica.ro
Carpatica Bank Daniela Trandafir –Loan officer Str. Iuliu Maniu nr.43 Brasov	0268-419517 Work bccbrasov@carpatica.ro	Carpatica Bank – Sibiu Constantin Dragoman – loan officer Bulevardul Vasile Milea Nr.1 Sibiu	0269-230160 Work bccsibiu@carpatica.ro
Carpatica Bank Dobrin Oligia – Loan officer Str. Republicii, Nr.15	0268-210740 Work	Carpatica Bank – Medias Gabi Iernutan –loan officer Str. I.C. Bratianu nr. 4, bl. 4P ,jud. Medias	0269-834268 Work bccmedias@carpatica.ro

Financial Directory

Transilvania Bank – Sibiu Bianca Birladeanu – loan officer Bd. Mihai Viteazu , nr.42 Sibiu	0269-232780 Work bianca.birladeanu@btrl.ro	Cluj Napoca BCR – Cluj Napoca Laura Muresan –loan officer Str.G. Baritiu,nr.10-12 Cluj Napoca laura.muresan@bcr.ro	eugenia.matis@bcr.ro 0264-591227 Work
BRD – Sibiu Cornel Benghea – executive director Piata Garii , nr.5 Sibiu	0269-202611 Work	Carpatica Bank - Cluj Napoca Silvana Calancea – loan officer , Piata Mihai Viteazu Nr.7-8, Ap.1 Cluj Napoca	0264-536293 Work bcccluj_mviteazu@carpatica.ro
Carpatica Bank – Alba Iulia Mariana Ileana –loan officer Calea Motilor nr. 93 bl. Alba Iulia	0258-831304 Work bccalba@carpatica.ro	Carpatica Bank - Cluj Napoca Corina Szabo – loan officer Piata Cipariu, Nr.15, Bl.3A Cluj Napoca	0264-439178 Work bccclujcipariu@carpatica.ro
BCR – Alba Iulia Cosmin Contan –loan officer Wostr.T.Vladimirescu,nr.35 Alba Iulia	0258-810115/ 810116 0727-776521 Mobile cosmin.contan@bcr.ro	Carpatica Bank - Cluj Napoca Petronela Herlea – loan officer Maresal Ion Antonescu, Nr. 1, Bl. B1 Cluj Napoca	0264-425562 Work bcccluj@carpatica.ro
CEC – Alba Iulia Marinel Codoreanu- executive director str.T.Vladimirescu,nr.20 Alba Iulia	0258-812508 Work 0721-292554 Mobile marinel.codoreanu@cec.ro	CEC - Cluj Napoca Dorel Cotet - executive director Bd.21 decembrie 1989,nr.23-35 Cluj Napoca	0264-592327 0723-231072 dorel.cotet@cec-sa.ro
Transilvania Bank - Alba Iulia Claudiu Popescu – loan officer Calea Motilor , nr.93 ,bl.MV10-MV 12 Alba Iulia	0258-831304 Work claudiu.popescu@btrl.ro	CEC - Cluj Napoca Maria Crisan - loan officer Bd.21 decembrie 1989,nr.23-35 Cluj Napoca	0264-592327 Work maria.crisan@cec_ro.ro
CHF - Alba Iulia Lia Dogaru –regional director Str. Moldovei ,nr.4 Alba Iulia	0258-818987 Work 0721-224230 Mobile ldogaru@chf.ro	Transilvania Bank - Cluj Napoca Calin Vac -loan officer Piata Mihai Viteazu nr,7-8 ap,1 Cluj Napoca	0264-536293 Work calin.vac@btrl.ro
BCR – Cluj Napoca Eugenia Matis –executive director Str.G. Baritiu,nr.10-12	0264-591227 0723-205526		

Financial Directory

Transilvania Bank - Cluj Napoca Dana Radulescu -loan supervisor Piata Mihai Viteazu nr,7-8 ap,1 Cluj Napoca	0264-536293 Work 0724-567275 Mobile dana.radulescu@trl.ro	str.Corneliu Coposu ,Unirii ,nr.1 Zalau	elena.tamba@btrl.ro
Transilvania Bank - Cluj Napoca Ioana Copilau - loan officer Piata Cipariu nr,15,bl,3A Cluj Napoca	0264-439178 Work ioana.copilau@btrl.ro	CEC - Zalau Szommer Francisc Otto – Dir. B-dul Mihai Viteazu,Nr.7 , Bl.D Zalau	0260-662515 Work 0722-539834 Mobile
BCR Badea Leontin-executive director Zalau, P-ta Iuliu Maniu,nr.2 Zalau	0260-661972 Work 0724-299206 Mobile Leontin.badea@bcr.ro	CEC - Zalau Viorica Pantea – loan officer B-dul Mihai Viteazu,Nr.7 , Bl.D Zalau	0260-662515 Work vpantea@cec.ro
BCR - Zalau Sabina Ghiurca –loan officer P-ta Iuliu Maniu,nr.2 Zalau,	0260-661972 Work sabina.ghiurca@bcr.ro	Carpatica Bank - Zalau Gavril Cobzas –executive director Str. Corneliu Coposu, Nr.3 Zalau	0260-613013 Work 0742-149634 Mobile gavrilcobzas@carpatica.ro and bcczalau@carpatica.ro
BCR - Zalau Ana Balajel – loan officer P-ta Iuliu Maniu,nr.2 Zalau	0260-661972 Work ana.balajel@bcr.ro	Carpatica Bank - Zalau Petronela Herlea – loan office Str. Corneliu Coposu, Nr.3 Zalau	0260-613013 Work 0722-494911 Mobile Petronela.herlea@carpatica.ro
Transilvania Bank - Zalau Victor Ardelean –executive director str Unirii ,nr.1 Zalau	0260-661205 Work 0722-286762 Mobile victor.ardelean@bancatransilvania.ro	:	
Transilvania Bank - Zalau Cornel Popa – loan officer str.Unirii ,nr.1 Zalau Fax: 0260-661208	0260-661205 Work cornel.popa@btrl.ro	Carpatica Bank - Targu Mures Narcis Puscas – loan officer Str. Postei Nr.1 Targu Mures,	0265-250864 Work bccmures@carpatica.ro
Transilvania Bank - Zalau Elena Tamba – loan officer	0260-613013 Work	Carpatica Bank - Sighisoara Oana Panca –loan officer Str. Morii nr.8 Sighisoara	0265-777899 Work bccsighisoara@carpatica.ro
		Carpatica Bank - Reghin Codruta Stoica – loan officer Str. Republicii Nr.15 Reghin	0265-513686 Work bccreghin@carpatica.ro

Financial Directory

Transilvania Bank - Targu Mures

Sorin Bologa – loan officer
str. Postei, nr.1 , jud. Mures
Targu Mures

0265-250864 Work

sorin.bologa@btrl.ro

Carpatica Bank - Sfantu Gheorghe

Vasile Cocis –loan officer
str. 1 Decembrie 1918, nr.36
Sfantu Gheorghe

0267-312313 Work

bccsfantugheorghe@carpatica.ro

Transilvania Bank - Sfantu Gheorghe

Kinga Incefi – loan officer
Str. ,1 Decembrie 1918 nr,36
Sfantu Gheorghe

0267-312313 Work

kinga.incefi@btrl.ro

Transilvania Network Directory

DADR- BRASOV

Str. Michael Weiss,nr.22
Brasov

0268-478529 Work
dadrbv@daia.ro

DADR SIBIU

Str. Somesului ,nr.49
Sibiu
:

0269-210894 Work
dgaia.sibiu @directnet.ro

DADR ALBA

Str. Motilor ,nr.112
Alba Iulia

0258-835342 Work
office @dadralba.ro

DADR CLUJ

Piata Avram Iancu ,nr.15
Cluj Napoca

0264-591790 Work
dgaia.cluj @xnet.ro

DADR SALAJ

Str. Corneliu Coposu ,nr.79 A
Zalau Tel/ fax

0260-661336 Work
dadsj @info-plus.ro

DADR MURES

str. Gheorghe Doja, nr.9
Targu Mures

0265-262145 Work
dgaia @fx.ro

DADR COVASNA

str. Libertatii, nr.4
Sfantu Gheorghe

0267-351829 Work
dadrcvadm @artelecom.net

OJCA –BRASOV

Ioan Peteu –executive director
str. Alexandru Vlahuta , nr.10
Brasov
:

0268-313564 Work

OJCA SIBIU

Mircea Teucean –executive director
str. Somesului, nr.49
Sibiu

0269-232287 Work

OJCA ALBA

Liviu Preja –executive director
str. Al. Ioan Cuza , nr.4
Alba Iulia

0258-830208 Work

OJCA CLUJ

Ioan Merca –executive director
Piata Avram Iancu , nr.15
Cluj Napoca

0264-591790 Work

OJCA SALAJ

Szigmond Alexandru –executive director
str. Corneliu Coposu ,nr. 79 A
Zalau

0260-631883 Work

OJCA MURES

Florin Naicu –deputy director
str.Gheorghe Doja ,nr. 9
Targu Mures

0265-260777 Work

OJCA COVASNA

Financial Directory

Motica Andrei –executive director 0267-351064 Work
str. Ciucului ,nr. 55 0745-158663 Mobile
Sfantu Gheorghe

CHF – ALBA
str. Moldovei , nr.4 0258- 818987 Work
Alba Iulia

DIRECTIA DE DEZVOLTARE REGIONALA –CENTRU –ALBA IULIA
Carmen Morariu –executive director 0258- 826416 Work
Piata Consiliul Europei
Alba Iulia

FUNDATIA PENTRU MANAGEMENT IN ADMINSTRATIA PUBLICA
Szabo Ildiko Tunde –program manager 0264-594075 Work
str. Republicii, nr.60
Cluj Napoca

FUNDATIA BIOTERRA- LUNA DE SUS
Alber Imre –program manager 0264-266606 Work
nr.376
Luna de

Screening Report

Screening Report

Section 1 - Cover sheet

Beneficiary Contact Information

Name of the business _____

Legal status of the business: _____

Contact Name _____

Family Name

Given Name

Address: _____

Location _____ Postal Code _____ County _____

Phone : _____ Fax : _____ Mobile Phone _____

Email _____

Identifier Contact Information (if used)

Company Name _____

Contact Name _____

Address _____

Location _____ Postal Code _____ County _____

Phone _____ Fax _____ Mobile Phone _____

Email _____

Private Consultant Information

Company Name _____

Contact Name _____

Screening Report

Address _____
Location _____ Postal Code _____ County _____
Phone _____ Fax _____ Mobile Phone _____ Email _____

Date report received _____ Date report approved _____
(Completed by Program Director – Ron Prescott, Iowa State University)

Date fee disbursed (\$50) _____ by _____
(Completed by Program Follow-up Leader) Signed _____

Note: Please, fill in all the numbers regarding prices, costs and incomes in new lei (RON).

Section 2 – Project Proposal: (Completed by Beneficiary)

1. Explain in detail the product or service you plan to market. (10 points)
2. List the equipment or property you now own to provide this product or service. (5 points)
3. List the equipment or property you need to purchase, including cost, to provide this product or service. (5 points)
4. Explain in detail the past experience you have in this type of business. (5 points)
5. List your financial assumptions in detail. This will include all expenses and income for the first year with details about how you calculated each entry. (20 points).
6. Document the sales price of your product or service, list up to three similar sources providing the product or service you are considering. Provide name, address, phone and their price for a similar product or service as you are proposing. If this is an entirely new product or service explain how you have decided that there is demand and at what price you will introduce to the market.(15 points)

Screening Report

7. What amount of loan payment will this project be able to pay back to the bank from its income? How long will it take to pay back the loan and with what interest rate was the payment calculated? (5 points)

Section 3 – Project Analysis: (Completed by Financial Consultant)

In your opinion:

1. Is there a demand for this product or service? (5 points)
 - a. If so, is the demand local, county, regional, national or international in market potential?
 - b. Why is there a demand for this product or service? Does it have to do with supply and demand or is it quality related? (please explain fully)
2. As you have reported the past experience of your client; do you think he/she has the adequate experience and skills to make this business a success? (5 points)
 - a. If so, what are those skills that you have identified in your client?
 - b. What additional skills would be helpful to further insure the success of this business?
3. Is there any indication that the client keeps a good set of records? If so, please explain fully. (5 points)
4. Does the client understand what it will take to produce the product/service and how much he/she needs to sell the product/service for to make a profit?
5. Does the client have any previous loan experience with a commercial bank or micro credit organization? If so, with whom and to what degree (10 Points)
6. How much assistance did the client require from the financial consultant in answering question # 5 in the previous section? 25%, 50%, 75%
 - i. Have you done business with this client before or is it a new client created through the Rural Finance Leadership Development Program - RFLD)? Please indicate how you met this client.
7. What percentage of total income is profit after taxes?

Screening Report

Section 4 – Project Recommendation: (Completed by Financial Consultant)

1. What amount of the project will need to be financed?
2. Does this project qualify for a SAPARD grant? If so, which measure?
3. What amount of cash does the client have available to meet the SAPARD qualifications?
4. Do you believe that a bank will be interested in providing a cash letter for this project?
 - a. Which bank do you intend to contact for this project?
5. Does this project qualify for a micro credit loan?
 - a. Which micro credit organization do you intend to contact for this project?
6. Do you recommend developing a full business plan for this client's project? (10 points)
 - a. If yes, what is the plan and time line for the project?
 - b. If no, what can the RFLD program further provide to assist the client in developing his/her business, if anything.

Credit Kit

Cashflow-	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Total
<i>The results of the current activity</i>													
Products													
Livestock													
Crops													
Custom services													
Breeding livestock													
Non-Farm revenues													
Subsidy													
A. Cash Total Amount													
<i>Current expenses</i>													
Labor Hired													
Feed bought													
Truck and Machine hire													
Utilities													
Machinery Repairs													
Buildings Maintenance													
Fertilizer, Chemicals, Seed													
Livestock													
Fuel and Oil													
Taxes, Insurance, Rent													
B. Current expenses total amount													
Short-term Payments													
Long-term Payments													
Building Improvement													
Family Living Expenses													
Income tax and pension fund													
C. The Total Amount of auxiliary expenses													
D. Net cash balance (A-B-C)													
Credits balance													
Savings balance													

Credit Kit

Income Statement	DATA	DATA	DATA
Farm Revenues			
Product Sales			
Livestock Sales			
Crop Sales			
Custom Farming			
Crop Insurance			
Total Farm Revenues	0	0	0
Non-Farm Revenues			
Daily Labor			
Total Non-Farm Revenues	0	0	0
Revenue from Government			
Crop Subsidy			
Livestock Subsidy			
Total Government Revenues	0	0	0
Total Revenues	0	0	0
EXPENSES			
labor hired			
feed bought			
truck and machine hire			
utilities			
machinery repairs			
building maintainence			
fertilizer, chemicals, seeds			
livestock			
fuel and oil			
taxes, insurance, rent			
Total expenses	0	0	0
Net income	0	0	0

Balance Sheet			
CURRENT ASSETS	VALUE	CURRENT LIABILITIES	BALANCE
Cash		Accts.Payable	
Accts Receivable			
Government Payment			
Crop and Feed	Value	Current Loan Activity	Balance
Total Crops/Feed			
Livestock	Value		
Total livestock			
TOTAL CURRENT ASSETS		TOTAL CURRENT LIABILITIES	
LONG TERM ASSETS		LONG TERM LIABILITIES	
LONG TERM PROPERTY	VALUE	PROPERTY LOANS	BALANCE
Breeding Livestock			
Equipment and Machinery			
Vehicles			
Vehicles			
Real Estate Property	VALUE	Real estate Loan	BALANCE
Property Owned		Bank	Payment
			Date
TOTAL LONG TERM ASSETS		TOTAL LONG TERM LIABILITIES	
TOTAL ASSETS		TOTAL LIABILITIES	
		NET WORTH	

These worksheets are printed on a double wide sheet of paper to allow the Cashflow budget to open up into a full usable chart. The Balance Sheet becomes the front page of the bi-fold and the income statement the back page of the bi-fold piece. This works well when a computer is not available to village farmers. The template has been adapted a number of times to fit into the current training situation.