

EUROPEAN CURRICULUM VITAE



PERSONAL INFORMATION

Name
Address
Phone
E-mail
Nationality
Date of birth

FLOREA ANDREEA GEORGIANA

WORKING EXPERIENCE

- Name and address of employer
 - Period June 2015 – July 2017
 - Position **Financial Supervision Authority**
Responsible of financial education
 - Type of activity or sector Initiating and implementing, next to the Head of the Financial Education Department, educational plans dedicated to consumers to make them understand the instruments and mechanisms of the non-banking financial market of Romania
Monitoring the educational plans depending on the set parameters, assessing the quality of performed activities and takes the appropriate measures
Proposing to the Head of the Financial Education Department any particular issue related to activities, any time there is need
Providing the efficient use of available human and material resources under the working plan, in order to carry out working attributions

- Name and address of employer
 - Period April 2015 – June 2016
 - Position **Financial Supervision Authority**
Responsible of public relations, the capital market
 - Type of activity or sector Coordinating and answering for the public relation activities associated to the non-banking financial market (insurance, capital market, or the private pension system)
Providing specific assistance to consumers in view of solving their information demands, as well as to facilitate access to the information mechanisms and demand settlement
Managing all requests relating to the provision of services, products and non-banking financial instruments, using the IT application for request management
Making preliminary analysis, re-distributing the requests in view of their solving by the Request Department, while specifying the answering deadline; re-directing the requests which settlement is not the Authority's competence, to the competent authorities or public institutions

- Name and address of employer
 - Period September 2012 – April 2015
 - Position **Management Institute in Insurance**
Deputy Director of Educational Programmes

- Type of activity or sector
 - Next to the Director of Educational Programmes providing the management of the Educational Division and answering for its good operation
 - Verifying the achievement of personnel's tasks and responsibilities according to the organisational structure of the institute's regulation
 - Monitoring the running of educational plans depending on set parameters, assessing the quality of activities and taking the required measures
 - Responsible for the application of decisions taken by the Executive Director and the Director of Educational Programmes about the activities of the Educational Programmes Division
 - Proposing any particular issue related to activities, any time there is need, to the Director of Educational Programmes
 - Providing the efficient use of available human and material resources under the working plan, in order to carry out working attributions
 - Responsible to keep the documents of the Educational Programmes Division and their submitting to archives, according to legal regulations

- Period
 - August 2009 – August 2012
- Name and address of employer
 - ROMANIAN BANK, Rahova Subsidiary**
- Position
 - Subsidiary Director**

- Type of activity or sector
 - Sale and marketing activities
 - Participation to periodic evaluation meetings to discuss the performance of Bank products, the quality of services provided to clients compared to the competition internal standards, the methods to promote the products and draw potential clients
 - Analysis of the subsidiary's performance against the established objectives
 - Establishing specific activities to carry out the set objectives

Coordinating the services provided to clients, namely:

- Solving the clients' complex demands about the transactions made
- Organising specific activities to draw new clients and liaising with them
- Organising meeting with existing clients
- Organising meetings with potential clients to promote the bank products
- Negotiating in approved limits some terms for potential important clients

Promotion activities

- Organising and sustaining marketing activities and identifying new sale opportunities

Provision of qualitative services to clients

- Consolidating the relation with the bank clients
- Negotiating terms and conditions for certain clients, within approved limits
- Supervising the provision of bank services to clients in professional efficient manner
- Signing credit contract on behalf of the bank
- Solving the highly complex demands of clients
- Providing information to clients on credit terms and contractual provisions
- Solving complaints and the clients' special requests
- Coordinating the clients relations for all retail products
- Authorising transactions for natural and legal person clients according to the approval competency

Personnel management

- Supervising daily activities of subordinated bank officers and cash tellers / treasury operators
- Evaluating the performance of subordinated bank officers, retail and tellers

Processing bank operations and transactions

Solving operational problems of the subsidiary
Elaborating the required internal and external reports
Responsible for the application of clients knowledge standards and the procedure to detect, prevent and fight money laundry and terrorism financing in the subsidiary
Monitoring back-office activities for subsidiary clients
Monitoring the treasury and cash desk operations
Daily closing / opening for subordinated tellers
Countersigning with the bank officer the daily closure of cash desk/treasury
Verifying the general closure (balance) of the previous day
Investigating the reconciliation differences found and clearing up any inconsistency
Monitoring the reconciliation of internal accounts
Coordinating the transportation of values and cash
Coordinating the monitoring of the cash surplus / deficit in the subsidiary (treasury)
Monitoring the consumable stocks and the subsidiary procurements

Monitoring bank operations

Authorising the registration of clients and accounts opening for new clients
Monitoring the cash desk activities
Solving any functional issue occurring in the teller activities, including technical or operational problems
Providing assistance to tellers about the client servicing modes

- Period
- Name and address of employer
- Position

June 2008 – August 2009

ROMANIAN BANK, Rahova Subsidiary
Operations Director

- Type of activity or sector

Coordinating the services provided to clients, namely:

Solving the clients' complex demands about the transactions made
Organising specific activities to draw new clients and liaise with them
Organising meetings with existing clients
Organising meetings with potential clients to promote bank products
Negotiating the terms for important potential clients as per approved limits

Promotion actions

Organising and supporting marketing activities and identifying new sale opportunities
Providing qualitative services to clients
Consolidating the relations with bank clients
Negotiating terms and conditions for certain clients, within approved limits
Supervising the provision of bank services to clients in professional efficient manner
Detecting the causes of low efficiency and delays in the services provided to clients
Signing credit contracts on behalf of the bank
Solving highly complex requests of clients
Providing information to clients on credit terms and contractual provisions
Solving complaints and the clients' special requests
Coordinating the clients relations for all retail products
Authorising the transactions for natural and legal person clients in accordance with the approval competence

Personnel management

Supervising daily activities performed by subordinated bank officers and tellers / treasury operators

Evaluating the performance of subordinated bank officers, retail and cash desk

Processing operations and bank transactions

Solving the operational problems in the subsidiary

Elaborating the required internal and external reports

Responsible for the application of clients knowledge standards and the procedure to detect, prevent and fight money laundry and terrorism financing in the subsidiary

Monitoring back-office activities for subsidiary clients

Monitoring the treasury and cash desk operations

Daily closing / opening for subordinated tellers

Countersigning with the bank officer the daily closure of cash desk/treasury

Verifying the general closure (balance) of the previous day

Investigating the reconciliation differences found and clearing up any inconsistency

Monitoring the reconciliation of internal accounts

Coordinating the transportation of values and cash

Coordinating the monitoring of the cash surplus / deficit in the subsidiary (treasury)

Monitoring the consumable stocks and the subsidiary procurements

Monitoring bank operations

Authorising the registration of clients and accounts opening for new clients

Monitoring the cash desk activities

Solving any functional issue occurring in the teller activities, including technical or operational problems

Providing assistance to tellers about the client servicing modes

- Period March 2008 – June 2008
- Name and address of employer **UNICREDIT ROMANIA**
- Position **Officer Monitoring the Credits of Legal Persons**
- Type of activity or sector Monitoring the credits from the subsidiary portfolio in terms of compliance with the terms required when approving credit contracts
Maintaining the relations with legal person clients in view of constituting / adding the credit file
Making drawings from the credit lines approved according to justifying documents
Supervising the destination of funds from credit lines to comply with approval terms
- Period April 2004 – July 2006
- Name and address of employer **SC Reverse Concept SRL**
- Position **Single shareholder**
- Type of activity or sector Manufacturing and trading clothesware
- Period December 2005 – June 2006
- Name and address of employer **ING BANK ROMANIA**
- Position **Head, Analysis and Administration of Natural Person Credits Depart.**
- Type of activity or sector Monitoring the activity of credit evaluation department for natural persons to carry out its attributions

Coordinating the analysis of client files
 Administrating the credit applications in view of minimising the credit risk and preventing fraud
 Training the subordinated employees with respect to the department's objectives and making sure they have been well understood
 Making periodical reports about the credit activities
 Responsible for the performance and efficiency of the department
 Evaluating the personnel and making proposals about their training needs by means of dedicated courses
 Maintaining the relation with the sale task force
 Signing the credit contracts on behalf of the bank
 Recruiting, training and assessing the performance of employees

- Period March 2003 – November 2004
- Name and address of employer ING BANK ROMANIA
- Position Officer to Analyse the Credits of Natural Persons
- Type of activity or sector Analysis of credit applicationis in financial terms
 Evaluating the building proposed for security based on the valuation report
 Preparing the credit contracts and the credit granting forms
 Supervising the application of the legal mortgage over the asset according to internal norms
 Archiving the credit files granted / refused / rejected
- Period August 2002 – March 2003
- Name and address of employer SC MONDOCONF SA
- Position ECONOMIC OFFICER
- Type of activity or sector Registration of invoices in the company's internal accounts
 Maintaining the relations with the bank

EDUCATION

- Period 1999 – 2003
- Name and type of organisation Romanian-American University, Faculty of Internal & International Bank providing education and training Commercial Relations
- Period 1995-1999
- Name and type of organisation Mihai Eminescu High School, Mathematics-Physics section providing education and training

COURSES

- Mortgage Loans Analysis, Romanian Banking Institute
- Lean Six Sigma Methodology Workshop, ING Bank Romania
- Management Essentials, ING Bank
- Basic Management Skills, ING Bank
- Assertive Communication, ING Bank
- Selling and Negotiation Techniques, ING Nederlanden, Life Insurance
- Life Insurance Products, ING Nederlanden, Life Insurance
- Time Management, Priorities and Results, ING Bank
- Workshop on Credit Structuring, ING Bank
- Risk analysis in lending activity, ING Bank
- Introduction to Mortgage Loan Administration, ING Bank
- Management of Credits, ING Bank
- Back office, ING Bank
- Certificate in Advance English, Cambridge University
- First Certificate in English, Cambridge University
- Certificato di lingua italiana (Italian Language Certificate), FIDES
- Specific banking programs: Profile, CORE, Int' Bank, T24

FOREIGN LANGUAGES

Speaking
Writing

ENGLISH

Advanced
Advanced

Speaking
Writing

ITALIAN

Intermediate
Intermediate

PERSONAL COMPETENCES AND ABILITIES

Managerial qualities, organisational spirit, fast learning, team spirit, analytical thinking, resistance to stress