

Professional Résumé

Florin Tat

Citizenship / Native language: Romanian

Objective: *accomplished and motivated executive and entrepreneur, permanently seeking for new challenges and opportunities where managerial and entrepreneurial expertise in developing broad goals may add (create) value to the organization*

Ambition: making a positive difference by using my professional skills and abilities

Expectation: challenging & rewarding work environment, using both corporate and entrepreneurial experience for the accomplishment of a challenging vision

Areas of Expertise: Banking
Corporate Finance
Financial Advisory
General Management
Mergers and Acquisitions

☞ Summary of Key Attributes and Competencies

General Business Abilities

- In-depth knowledge of business management principles acquired from international business exposure
- Professional attitude and integrity
- Ability to build relationships within and outside an organisation

Autonomy and Leadership Experience

- Ability to have an overall view without missing the details
- Multi-tasking capabilities with strong abilities to manage complex projects
- Ability to motivate, develop and lead others by fostering collaborative relationships

Other Competencies

- Excellent command of English language, and fair knowledge of Italian and French languages
- Computer proficiency
- Driver licence

☞ Personal Profile

- Strong sense of responsibility and assertiveness
- Proactive and results driven
- Team player

☞ Personal Values and Attitudes

- Enthusiasm, confidence and determination in approaching life and work (business) issues
 - Discretion and loyalty towards business partners
 - Sense for continuous improvement, concern for quality and efficiency
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☞ Employment History

February 2015 – present date Tudor Financial Trust

Field: Financial and Investment Advisory
Position: *Owner, CEO*

Company's profile / Responsibilities:

- Financial and investment advisory firm, aiming to offer best in class services to mid-size Romanian companies
- Main focus: debt raising, structured finance, capital structure optimization, debt restructuring, M&A advisory
- New projects in pipeline: (i) developing an investment model situated at the cross border between angel investing and venture capital investment type (raising capital in start-ups / early stage companies with high growth potential through investments made by high net worth individuals); (ii) launch a co-working location for startups in Bucharest.
- Vision/mission: helping mid-size Romanian enterprises improve their financial health / becoming the advisor of choice for Romanian companies with +5 mio. EUR in revenues.

July 2010 – February 2015**CEC Bank – HQ.****Field:**

Banking & Finance

Position:*Project Manager (reporting directly to the bank's President&CEO)***Main Responsibilities:**

- Coordinating / participating to the implementation of various projects, most of them related to lending area
- Providing specialized advice with respect to large and sophisticated corporate finance transactions
- Overviewing the financing proposals submitted to the Board of Administration and request appropriate amendments, if required
- Designing and proposing strategic directions in the lending area
- Involved in the structuring and implementation of large and complex project finance transactions in various fields (energy, real estate, hospitality industry, etc.)
- Provided specialized opinions on various issues, upon express request of the CEO and other members of the Management Committee
- Member of the bank's Credit Committee (Jan 2014 – Feb 2015)
- Member of the Purchase Committee

Oct 2009 – Jun 2010**TFT Finance****Field:**

Financial Advisory

Position:*Managing Partner (single owner)***⚡ Achievements:**

- Founder of TFT Finance - an investment banking boutique
- Responsible for the overall smooth running of the business

Company's profile:

- TFT used to provide financial advisory services to corporate customers acting in various industries (real estate, FMCG, energy, construction, health industry, etc.);
- TFT advised customers in raising debt and equity for different businesses / projects;

Nov 2007 – Oct 2009**Consilium Advisors****Field:**

Financial Advisory

Position:*Partner (co-founder)***⚡ Achievements:**

- Co-founder of Consilium Advisors, an investment banking boutique
- Responsible for the overall smooth running of the business

May 2006 – October 2007**Alpha Bank Romania – Headquarter****Field:**

Banking & Finance

Position:*Manager of Corporate Division – Commercial Segment***Main Responsibilities:**

- Manage the division in charge with the bank's commercial & corporate customers (exposure in excess of 1 billion Euro);
- Coordinate and monitor the activity of the relationship managers;
- Implement the bank's policies in various areas such as corporate finance, structured loans, project finance, etc.;
- Structure complex financing transactions worth between 2-10 Mio. EUR or more;
- Set the budget of the Corporate Unit and make sure that business goals (portfolio of loans, resources attracted, revenues) are achieved;
- Maintain a well-balanced exposure on various industries;
- Define appropriate strategies in achieving the division's business goals;
- Set realistic objectives for the relationship managers and evaluate their performance;

Oct 2003 – May 2006**Alpha Bank Romania – Dorobanti (Main) Branch****Field:**

Banking & Finance

Position:*Branch Manager***Main Responsibilities:**

- Administrate a large portfolio (over Eur 500 Mio.) of both corporate and retail customers (Dorobanti Branch was the Main Unit of the bank)
- Coordinate and monitor the activity of all the branch's departments and employees (Credit, Front-Office, Back-Office, Treasury, Marketing)
- Acquisition of new clients / increase of business volume
- Structuring complex lending transactions for corporate clientele
- Manage the relationship with the customers, making sure that they are provided with best quality service
- Implement appropriate action plan for achieving business goals and permanent preoccupation for the improvement of bank's activity and performance
- Taking adequate decisions in order to achieve and exceed challenging budgeted targets

Feb 2003 – Oct 2003

Field:

Position:

Alpha Bank Romania – Otopeni Branch

Banking & Finance

Branch Manager

Main Responsibilities:

- Similar to those mentioned above

May 2002 – Feb 2003

Field:

Position:

Alpha Bank Romania – Cluj Branch – Romania

Banking & Finance

Deputy Branch Manager

Main Responsibilities:

- Coordinating and monitoring of the branch's departments, with special attention paid to Credit Department
- Attracting of new clients / increase of loans portfolio
- Managing the relationship with existing clients, making sure that they are provided with best quality service
- Proposals submitted for bank's management for the improvement of bank's activity and performance
- Achieve the approved budget in terms of corporate and retail loans / maintain a healthy loan portfolio

Dec 1999 – May 2002

Field:

Position:

Alpha Bank Romania – Cluj Branch – Romania

Banking & Finance

Head of Credit Department

Main Responsibilities:

- Supervising and co-coordinating of the activity performed by the credit analysts, structuring of different financing requests coming from clients
- Control and verify the various lending reports submitted to NBR, Head Office and shareholders
- Verify the credit requests form filled in by the credit analyst, taking decisions within Branch Credit Committee for approving/rejection of different credit requests
- Check all the credit related transactions
- Responsible for the healthiness of the branch's credit portfolio

Oct 1998 – Dec 1999

Field:

Position:

Alpha Bank Romania – Cluj Branch – Romania

Banking & Finance

Assistant Head of Import – Export Department

Main Responsibilities:

- Supervising/controlling FCY operations
- Handling Trade Finance transactions (incasso operations, L/C's, L/G's, etc.)

May 1996 – Oct 1998

Field:

Position:

Alpha Bank Romania – Cluj Branch – Romania

Banking & Finance

Credit Analyst

Main Responsibilities:

- Analyzing the financial standing of customers (companies) requesting credit facilities
- In-depth analysis of the customers' business activities
- Drawing up of credit request forms, proposals for approval/rejection of granting credit facilities
- Drawing up of credit contract and accessories contracts, drafting reports to National Bank of Romania, bank's management and other institutions;
- Monitoring credit exposure from own portfolio.

➤ **Qualifications**

Educational:

- Theoretical High School "Octavian Goga" Huedin, Cluj county
- Faculty of **Economics Sciences** within the University "Babes Bolyai Cluj-Napoca."
(Diploma in "**Banks and Stock Exchange Markets**")
- **EMBA** program at Sheffield University (UK).

Training (attending various training courses in Romania and abroad in different areas such as):

- Financial analysis
- Bank management
- Bank marketing
- Companies valuation
- Presentation and communication skills

Other achievements:

- Listed among top 100 young Romanian top executives by Business Magazine in 2013

<http://www.businessmagazin.ro/lideri/clujeanul-de-la-cec-bank-care-vrea-sa-schimbe-imaginea-bancii-nu-vrem-sa-fim-perceputi-ca-banca-persoanelor-fizice-12019145>)