

The latest news for CHF  
International Romania staff

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## Staff News

➤ Great project news! With huge support offered by IT Consultant **Jerry Striplin, John Menel, Nae** and others within EDS, a large US software company has chosen to start doing business in Romania. They are presently conducting their due diligence but expect to begin some activities before the end of this year.

This is a very large success for the EDS Program.

**Transaction Systems Architects (TSA)** is a \$400 million US software company with over 1800 employees worldwide, a leading international provider of enterprise payment solutions, operating in 84 countries on 6 continents. The IT Component of the EDS Program / CHF International Romania supported TSA in conducting a multi-city evaluation of the Romanian market.

As a result, TSA has decided to open a software development center in Iasi in the Moldova region of Romania. The center which will employ about 200 programmers will build and design products for the payment networks of global banks. The value of the investment is estimated at \$3-5 million and will include support for the Alexandru Ioan Cuza University in Iasi.

## Express Finance Strategic Planning Seminar

On April 7-9, 2006, the newly - formed Express Finance held a **Strategic and Business Planning Seminar** in Moneasa, Arad County.



The seminar was attended by 20 staff members, representing the EDS program, the senior management of the credit component, and including loan officers from all regions, regional managers and support staff.

The entire group discussed intensively about and came out with the core value of Express Finance, the Vision and the Mission – always in the context of CHF International’s activities. “Who we are and what we are going to do were the questions to be answered”, to quote the credit team.

**“Express Finance – Together for your development”**

*“Express Finance – Impreuna pentru dezvoltarea ta”*

**“Express Finance – The partner for your development”**

*“Express Finance – Partenerul dezvoltarii tale”*

**Our mission statement:**

**“Express Finance will be the leading non-bank financial institution for the microfinance industry that proposes to sustain and to develop access to financial resources for the entrepreneurs and the population in Romania”**

*“Express Finance va fi liderul institutiilor financiare non-bancare in industria de microfinantare care isi propune sa sprijine si sa dezvolte accesul la resurse financiare al intreprinzatorilor si a populatiei din Romania.”*

(continued on page 2)

➤ Express Finance team in Timisoara and the entire CHF Romania welcome their two new members: **Irina Morariu**, Project Assistant, and **Ileana Iordan**, Program Support Officer. They are both looking forward to the great experiences they will share with the rest of the team.

➤ On Friday, 7 April, **Alan Saffery** gave a presentation to the National Congress of Students in Communication on Destination Branding.

In his presentation, Alan identified the challenges and constraints for SE Europe, such as the lack of adequate finance to support marketing campaigns, limited experience of global markets, lack of expertise; the pressure for short term results when long-term investment is required to build consistent brand; the difficulty in market economies to develop a coherent brand for destinations that are comprised of myriad products and environments.

He also pointed out which are the priorities for Romania:

1. Increase per capita tourism income levels through focusing on high value tourism products
2. Differentiate tourism offerings from neighbouring countries - identify gaps & opportunities
3. Disassociate from negative images of past and regional instability
4. Focus on few products that are unique – particularly heritage
5. Look long-term
6. Develop an image close to reality, believable, powerful, simple, appealing, and distinctive

➤ **Sue Wood**, Tourism Branding Consultant, will offer support to the CHF Tourism team between 6-28 April. Throughout her stay in Romania, Sue will travel in the field, have meetings with our tourism team and discuss matters with the regional stakeholders.

➤ The first issues of the **Sibiu and Bucovina newsletters** were issued last week. They are excellent publications, presenting tourism information from the two regions. For more information, feel free to contact our colleagues Cristian Badea from Sibiu and Monica Ciortea from Bucharest. Great done, everyone!

*(Credit continued)*

By working together, the credit team identified via the S (Strengths) W (Weaknesses) O (Opportunities) T (Threat) Analysis the future as Express Finance regarding the main institutional strengths (experience, qualified staff, good credit history and practices, coverage) that should help credit overcome the upcoming threats or challenges (IFN-law might be too restrictive for microfinance, EU integration and its potential negative impact on MSMEs, increasing bank competition). Participants also analyzed the opportunities (EU integration induces growth in the MSME sector, increased funding opportunities, formalization of the company) that will help Express Finance solve institutional weaknesses as well.

Every group proposed valuable ways to develop micro-finance business strategy over the



next three years concluding that the best way right now is to consolidate the institution in the upcoming year and then to develop our markets and target groups in future, not forgetting to review the strategy in the year after the future EU-integration of Romania.



Monica Misca: "The seminar offered the possibility to all of us to make our voices heard and listen to, and this was

one of the most important things that as well our support staff and loan officers could bring their input from daily activities to EF business plan.

We concluded to have more regular meetings, and have also other loan officers and support staff invited to regional managers and managers meetings in the future."

# Tourism Event

## “Descopera Bucovina”

Acesta a fost indemnul transmis de Asociatia de Turism Bucovina in cadrul Targului National de Turism ce a avut loc la Centrul Expozitional Romexpo, 6-9 Aprilie, in Bucuresti.

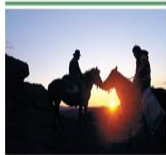
- CĂLARE PRIN MUNȚI CĂTRE 12 APOSTOLI
- ON HORSE BACK IN THE MOUNTAINS TO THE 12 APOSTLES

Parcul Național Călimani” - imensa rezervație (24041 ha) ce cuprinde un platou andezitic dominat de caldera masivului cu același nume.

Acest munte vulcanic (inactiv de multă vreme), este un spectacol natural fascinant. Eroarea lavei vulcanice în timp a dat naștere la cele mai ciudate forme și figuri care răsar printre pădurile de pădure ca și actori dintr-un scenariu. Ele au câștigat denumiri generice: Pietrele roșii, Moșul, Mareșalul, Nefertiti, Ramses, și Godzilla, renumite fiind “12 Apostoli”.

Imaginați-vă decorul, într-o zi de mers călare, agale, printre aceste personaje. Ele stau acolo de secole să străjuiască înălțimile de anemone și gențiane, de rhododendron, de jupreni și senepoi, să tacușă călătorul temerar și domn de medii.

Observarea naturii, deslușirea miracolului care face ca zona Călimani să fie acoperită cu o vegetație atât de deosebită de zonele înconjurătoare, (luxuriantă, am putea zice, pentru paralela pe care ne aflăm) sunt motive pentru care merită să cobori o zi din Mercedesul tău și să urci în yea. Lăsați-te surprins de bogăția și frumusețea nelăsnăută a naturii virgine, este va răsplăti, cu siguranță.



**PROGRAM** de 1 zi - Călare (traseul este practicabil în perioada iunie - octombrie)  
**DISTANȚA** - 14 km;  
**DURATA** 10 ore, din care 7-8 ore călare  
**GRAD DE DIFICULTATE** - medie  
**GRUP MAXIM** - 6 persoane  
**PLECARE** ora 10 - Baza hipică Neagra Șarului  
**ÎNĂPOIERE** ora 20 - Baza hipică Neagra Șarului  
**TRASEUL** urmărește catena vestică a calderii vulcanice din Masivul Călimani, cea mai mare caldăra vulcanică din Europa (diametrul=10 km) și se deslășăie prin rezervația “12 Apostoli” trecând prin vălul



Lucaci (1760 m), de unde, primii în der o vedere unică și neegalabilă “nature observation” este scopul în sine al acestei călătorii.

Ora 14-16 masa de prânz și odihnă, apoi întoarcerea pe alte poteci către bază.

**PREȚ:** 80 Euro/zi/pers (grup 4-8 pers)  
90 Euro/zi/pers (grup 2-4 pers)

**SEASIGURĂ:**

- transportul pe cal și harnașament
- ghid ecvestru
- masa de prânz (masa picnic)
- bevedere și natură observație

- \* Participanții vor fi echipați de munte, cu gheată waterproof, pulover, hanorac și pelerină.
- \* Traseul este practicabil în perioada 01.06 - 01.10.
- \* La cerere se asigură inițiere ecvestre practicabilă tot timpul anului.



vulcanic lava over time gave birth to very peculiar forms and shapes which have become stage actors in this dramatic landscape. They have been given generic names such as: Red Rocks, The Old Man, The Marshal, Nefertiti, Ramses, and Godzilla. The most famous of these formations is known as “the 12 Apostles”.

Imagine a day long slow-paced ride on horse back through these characters. For centuries, these rocks have kept watch over infinite fields of anemone and gentian, rhododendron, juniper. This is the setting which awaits reckless travelers eager to explore and enjoy this beautiful undiscovered landscape. These natural wonders are the miracle which makes the Călimani area so appealing. The stunning beauty of the landscape and vegetation make for excellent photo opportunities and provide reason enough to exchange your Mercedes for the saddle. Allow yourself to be surprised by the unimaginable beauty of virgin nature and we promise you that you will be rewarded!

**PROGRAMME** - 1 day on horse back (between 15 May - 01 October)  
**DISTANCE** 14 km;  
**DURATION** 10 hours, of which 7-8 hours on horse back  
**DEGREE OF DIFFICULTY** medium  
**MAXIMUM GROUP** 8 pers/day  
**DEPARTURE** h 10 Neagra Șarului Equine Base  
**RETURN** h 20 Neagra Șarului Equine Base  
**THE ITINERARY** follows the western chain of the volcanic caldera in the Călimani Massif, the largest volcanic caldera in Europe (diameter = 10 km) and reaches the “12 Apostles” reservation while passing via Lucaci Peak (1760 m), a point of unique and unmatched beauty. “Nature observation” is the mission of this journey. H 14-16 lunch and some rest, then return to the base via different paths.

**RATES** €80/pers. (4-8 pers.)  
€90/pers. (2-4 pers.)

**YOU ARE PROVIDED:**

- transport by horse and harness gear
- equestrian guide
- lunch (picnic)
- beautiful vistas and nature observation

- \* Participants should be equipped for a mountain trip: with waterproof boots, pullover, anorak and raincoat.
- \* The route is practical all year long.
- \* Upon request we can provide equestrian lessons.



www.bucovinaturism.ro • www.bucovinatravel.ro • tel.: +40 744 386698 • e-mail: kontiki@rdslink.ro

Un stand inedit, amenajat in ideea unei case bucovinene traditionale, cu mobilier traditional si gazon pe jos, reprezentand un punct de atractie atat pentru vizitatori, cat si pentru reprezentantii mediului de afaceri in turism.

Pe toata durata targului au fost distribuite peste 4000 de pliante si brosure. Punctul culminant l-a constituit prezentarea a 14 programe turistice, in cadrul unui eveniment organizat la Sala de Marmura. Prezentarea inedita a rangerului de la

Parcul National Calimani si a unui reprezentant Salvamont Vatra Dornei i-au facut pe participanti sa inteleaga ca Bucovina, pe langa vestitele manastiri pictate, are mult mai multe de oferit in special in sfera turismului activ: parapanta, river rafting pe Bistrita, alpinism, programe de calarie si cunoasterea naturii, plimbarea cu mocanita.



Pentru cei interesati va rugam sa accesati [www.bucovinatravel.ro](http://www.bucovinatravel.ro). Pentru mai multe informatii turistice nu ezitati sa contactati departamentul de turism CHF- Bucovina, persoana de contact Monica Ciortea, [mciortea@chf.ro](mailto:mciortea@chf.ro).

# How To...

## How To...

### Work with Other Departments

- In dealing with other departments, begin with an assumption that they are as competent as you are. Everyone is doing his or her best, and everyone is busy. Remember that ultimately, you're all on the same team. Your positive attitude will get better results than antagonism. **Treat them as you would like to be treated.**
- Handle your special requests of other departments as you would handle a task that you would delegate:
  - Clarify the task to be done and the standards to be met.
  - Establish a timetable.
  - Ask if there is anything else that the person needs to complete the task.
- If others let you down; be careful not to react with one of two opposite emotions; aggression and passivity. Aggression is fighting back, yelling, name calling, threatening to go to a higher authority, becoming impatient and being forceful. Passivity is giving in, ignoring an issue, procrastinating, apologizing or running away.
- Be assertive instead. Use the person's name. Say please and thank you. Ask, don't tell.
- Be straightforward with your request. "Our department needs this delivered to us by tomorrow." Adding an explanation helps to validate the request. Then ask if there's anything else they need, or anything you can do to help the process. Clarify the agreement made.
- Ask "Would it be helpful if I..." Sometimes they can do a better job if you help first. Your offer also displays genuine empathy.
- Don't appeal to a higher authority. If you say "I need this done, and I can get my boss to speed things up if I have to," you may not be successful. Instead, build a relationship. Take an interest in things that are important to them.

## QUOTE OF THE WEEK

**People will forget what you did.  
People will forget what you said.  
But people will never forget  
how you made them feel.**

**Waiting is a trap.** There will always be reasons to wait...The truth is, there are only two things in life, reasons and results, and reasons simply don't count.

*Robert Anthony*

**Integrity** without **knowledge** is weak and useless, and knowledge without integrity is dangerous and dreadful.

*Samuel Johnson*

The **superior man**, when resting in safety, does not forget that danger may come. When in a state of security he does not forget the possibility of ruin. When all is orderly, he does not forget that disorder may come.

*Confucius*

**Great minds** have purposes, others have wishes.

*Washington Irving*

Praise the **bridge** that carried you over.

*George Colman*

It's not enough to be busy. The question is: **What are we busy about?**

*Henry David Thoreau*

Before you embark on a journey of **revenge**, dig two graves.

*Confucius*

**Success is getting up one more time  
after you fall down.**

## Editor's comments

Great thanks to **Monica Misca** and **Silke Mueffelmann** for updates on the Strategic Planning Seminar, and to **Alan Saffery** and **Monica Ciorte** for the tourism information.

Your opinion matters. Comments, questions or suggestions are welcomed at [rtitirig@chf.ro](mailto:rtitirig@chf.ro) by the next editorial deadline, **April 27<sup>th</sup>**, 2006.