



Europass Curriculum Vitae

Personal information

First name(s) / Surname(s) **Luísa Fontes Neves**
Address Rua Bernardo Santareno, 215, 4º DF
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E-mail(s) luisafontesn@gmail.com
Nationality Portuguese
Date of birth March 27th, 1970
Gender Female

Work experience

Dates	Since Jan 1 st , 2010
Occupation or position held	Regional Manager
Name and address of employer	CAIXA ECONÓMICA MONTEPIO GERAL, S.A.
Type of business or sector	Banking / Factoring Division
Main activities and responsibilities	<ul style="list-style-type: none">• Implement the strategic guidelines of the Department towards the promotion, awareness and development of Factoring and Confirming Services, of the Bank marketing, business networks and client's portfolio;• Promote and participate in all follow-up and clarification, as needed for a good relationship with the various business areas of the Bank;• Intervene in accordance with the delegated powers, on the decision of the operations presented by the Factoring Managers;• Streamline and monitor the activities of the Factoring Managers in order to ensure the achievement of business objectives defined for each of their units;• Contribute to the development and implementation of the budget of the Factoring Division, according with the strategic guidelines set by the Board;• Promote the training needed of the employees under authority, as well as their motivation, counseling and evaluation.• Develop regular reporting on the business unit, particularly regarding to completed transactions, the outstanding and developed commercial actions
Dates	Jun 1 st , 97 - Dec 31 st , 09
Occupation or position held	Regional Sales Manager
Name and address of employer	EUROFACTOR PORTUGAL– SOCIEDADE DE FACTORING, S.A. (Credit Agricole Group)
Type of business or sector	Factoring
Main activities and responsibilities	<ul style="list-style-type: none">• Coordination of the commercial team of the delegation;• Planning and Budget Control of the Team; Monthly report to the Head Quarters;• New business, including marketing implement actions as provided in the Budget Plan; Maximize the commercial activity of the delegation; Manage on a daily basis all the delegation offers being negotiated; Develop distribution channels (new partnership agreements with brokers and banks);• Control of Credit, Risk, and Operational Profitability of new contracts, particularly through the analysis and credit opinions to all files proposed to the Credit Committee issued by the Delegation; Enforce the operational arrangements at the start-up of the new contracts; Collaborate with the Operations Department throughout the all life of the contracts;• Legal representative of Eurofactor in case of disputes and credit recovery taking place in the north;• Responsible for the management of suppliers (budgeting, purchases and payments) of the delegation.

Dates Apr 1st, 06 - May 31st, 07
 Occupation or position held **Consultant**
 Name and address of employer **DUN & BRADSTREET PORTUGAL, LDA**
 Type of business or sector Commercial and Credit Information
 Main activities and responsibilities • Responsible for the development of the existing customer base, creating new business and their assistance in the Division of BMS (Business Marketing Services). Energizing the business in the area of CS (Credit Sales) and ORA (Opportunity Risk Analysis).

Dates Oct 1st, 95 - Mar 31st, 96
 Occupation or position held **Intern economist**
 Name and address of employer **ACIC - ASSOCIAÇÃO COMERCIAL E INDUSTRIAL DE COIMBRA**
 Type of business or sector Commercial and Industrial Association
 Main activities and responsibilities • Prepare Investment Projects Applications for the funds under Initiatives for Local Development (IDL); Regional Incentive systems (CRS); PROCOM; Incentives for hiring, among others.

Education and training

Dates September 2009
 Title of qualification awarded **POST GRADUATE IN FRAUD MANAGEMENT**
 Name and type of organisation providing education and training UNIVERSIDADE OF PORTO (Faculty of Economics)
http://www.fep.up.pt/cursos/pos_graduacoes/gestao_fraude/

Dates September 1995
 Title of qualification awarded **DEGREE IN ECONOMICS**
 Name and type of organisation providing education and training UNIVERSITY OF COIMBRA (Faculty of Economics)
 UNIVERSITY OF VALLADOLID (Faculty of Economics and Business Science)- Erasmus program
 Principal subjects / occupational skills covered <http://www.uc.pt/feuc/>
<http://www.eco.uva.es/>

Personal skills and competences

Mother tongue(s) **Portuguese**

Other language(s) **Spanish, English, French**

Understanding				Speaking				Writing	
Listening		Reading		Spoken interaction		Spoken production			
C2	Proficient user	C2	Proficient user	C2	Proficient user	C2	Proficient user	C2	Proficient user
C1	Proficient user	C1	Proficient user	C1	Proficient user	C1	Proficient user	C1	Proficient user
B2	Independent user	B2	Independent user	B1	Independent user	B1	Independent user	B1	Independent user

(*) [Common European Framework of Reference \(CEF\) level](#)

Computer skills and competences All tools within the user

Driving licence(s) B1

Additional information

CERTIFICATIONS:
 Nov 2009, *Certified Fraud Examiner* by ACFE (Association of Certified Fraud Examiners).
www.acfe.com

LECTURES:

Feb 2011, speaker, lecture entitled "Factoring by the perspective of actors, Adherent, Factor and Debtor". Seminar of the Masters in Accounting and Finance, Faculty of Economics, University of Coimbra.

Mar 2007, speaker, Conference "The Factoring Contract", Faculty of Economics, University of Coimbra.

VOCATIONAL TRAINING:

2010 –Specialization in Management Control - APEU, Faculty of Economics, University of Coimbra, Coimbra - <http://apeu.fe.uc.pt/>

2009 - High Performance Course in Neuro-Linguistic Programming (NLP), Porto, A3EGP - <http://a3.egp.up.pt/>

2008 - M@nagement Program, "MOBILIZING" and "GIVING MEANING", by IFCAM (l'Institute de Formation du Credit Agricole), Paris, France - <http://www.ca-ifcam.fr/>

2007 - Annual Appraisal Interview, by AVAformation and IFCAM (l'Institute de Formation du Credit Agricole), Lisboa, Portugal - <http://www.avaformation.com> - <http://www.ca-ifcam.fr/>

2005 – French training (Level B1 Threshold), by Centro de Estudos Europeu, Porto, Portugal <http://www.cel.pt/>

2004 - Sales Development, by Real World Associates Limited, Reading, UK <http://www.real-world-associates.com/>

EUROPEAN LANGUAGE LEVELS - SELF ASSESSMENT GRID

		A1	A2	B1	B2	C1	C2
U N D E R S T A N D I N G	Listening	I can understand familiar words and very basic phrases concerning myself, my family and immediate concrete surroundings when people speak slowly and clearly.	I can understand phrases and the highest frequency vocabulary related to areas of most immediate personal relevance (e.g. very basic personal and family information, shopping, local area, employment). I can catch the main point in short, clear, simple messages and announcements.	I can understand the main points of clear standard speech on familiar matters regularly encountered in work, school, leisure, etc. I can understand the main point of many radio or TV programmes on current affairs or topics of personal or professional interest when the delivery is relatively slow and clear.	I can understand extended speech and lectures and follow even complex lines of argument provided the topic is reasonably familiar. I can understand most TV news and current affairs programmes. I can understand the majority of films in standard dialect.	I can understand extended speech even when it is not clearly structured and when relationships are only implied and not signalled explicitly. I can understand television programmes and films without too much effort.	I have no difficulty in understanding any kind of spoken language, whether live or broadcast, even when delivered at fast native speed, provided. I have some time to get familiar with the accent.
	Reading	I can understand familiar names, words and very simple sentences, for example on notices and posters or in catalogues.	I can read very short, simple texts. I can find specific, predictable information in simple everyday material such as advertisements, prospectuses, menus and timetables and I can understand short simple personal letters.	I can understand texts that consist mainly of high frequency everyday or job-related language. I can understand the description of events, feelings and wishes in personal letters.	I can read articles and reports concerned with contemporary problems in which the writers adopt particular attitudes or viewpoints. I can understand contemporary literary prose.	I can understand long and complex factual and literary texts, appreciating distinctions of style. I can understand specialised articles and longer technical instructions, even when they do not relate to my field.	I can read with ease virtually all forms of the written language, including abstract, structurally or linguistically complex texts such as manuals, specialised articles and literary works.
S P E A K I N G	Spoken interaction	I can interact in a simple way provided the other person is prepared to repeat or rephrase things at a slower rate of speech and help me formulate what I'm trying to say. I can ask and answer simple questions in areas of immediate need or on very familiar topics.	I can communicate in simple and routine tasks requiring a simple and direct exchange of information on familiar topics and activities. I can handle very short social exchanges, even though I can't usually understand enough to keep the conversation going myself.	I can deal with most situations likely to arise whilst travelling in an area where the language is spoken. I can enter unprepared into conversation on topics that are familiar, of personal interest or pertinent to everyday life (e.g. family, hobbies, work, travel and current events).	I can interact with a degree of fluency and spontaneity that makes regular interaction with native speakers quite possible. I can take an active part in discussion in familiar contexts, accounting for and sustaining my views.	I can express myself fluently and spontaneously without much obvious searching for expressions. I can use language flexibly and effectively for social and professional purposes. I can formulate ideas and opinions with precision and relate my contribution skilfully to those of other speakers.	I can take part effortlessly in any conversation or discussion and have a good familiarity with idiomatic expressions and colloquialisms. I can express myself fluently and convey finer shades of meaning precisely. If I do have a problem I can backtrack and restructure around the difficulty so smoothly that other people are hardly aware of it.
	Spoken production	I can use simple phrases and sentences to describe where I live and people I know.	I can use a series of phrases and sentences to describe in simple terms my family and other people, living conditions, my educational background and my present or most recent job.	I can connect phrases in a simple way in order to describe experiences and events, my dreams, hopes and ambitions. I can briefly give reasons and explanations for opinions and plans. I can narrate a story or relate the plot of a book or film and describe my reactions.	I can present clear, detailed descriptions on a wide range of subjects related to my field of interest. I can explain a viewpoint on a topical issue giving the advantages and disadvantages of various options.	I can present clear, detailed descriptions of complex subjects integrating sub-themes, developing particular points and rounding off with an appropriate conclusion.	I can present a clear, smoothly-flowing description or argument in a style appropriate to the context and with an effective logical structure which helps the recipient to notice and remember significant points.
W R I T I N G	Writing	I can write a short, simple postcard, for example sending holiday greetings. I can fill in forms with personal details, for example entering my name, nationality and address on a hotel registration form.	I can write short, simple notes and messages. I can write a very simple personal letter, for example thanking someone for something.	I can write simple connected text on topics which are familiar or of personal interest. I can write personal letters describing experiences and impressions.	I can write clear, detailed text on a wide range of subjects related to my interests. I can write an essay or report, passing on information or giving reasons in support of or against a particular point of view. I can write letters highlighting the personal significance of events and experiences.	I can express myself in clear, well-structured text, expressing points of view at some length. I can write about complex subjects in a letter, an essay or a report, underlining what I consider to be the salient issues. I can select a style appropriate to the reader in mind.	I can write clear, smoothly-flowing text in an appropriate style. I can write complex letters, reports or articles which present a case with an effective logical structure which helps the recipient to notice and remember significant points. I can write summaries and reviews of professional or literary works.