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BusinessVOICE

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EXCLUSIVE
Interviews with Diplomats, C-Level executives & Entrepreneurs

STRATEGIES & SOLUTIONS FOR BUSINESS RESILIENCE

BusinessVOICE Magazine

MEET THE CO-FOUNDERS



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Editors Notes

WELCOME TO BUSINESSVOICE MAGAZINE

This issue is packed with inspiring articles, exclusive interviews, and style tips to keep you ahead of digital transformation & AI, sustainability and business growth curve. Enjoy!

Business today asks more from leaders than ever before. We are expected to move faster, make better decisions, adopt new technology, build strong teams, and grow in a way that lasts. At the same time, we are asked to stay human, stay relevant, and stay clear in a world full of noise.
That is why this issue of BusinessVOICE Magazine is centered on three ideas that can no longer be treated separately: digital transformation, sustainability, and business growth.

Digital transformation is no longer only about tools. It is about mindset. It is about how we lead, how we work, how we serve clients, and how we create better experiences for our teams and partners. The right technology can help us become more efficient, more focused, and more ready for change. But technology without direction creates noise, not progress.

Sustainability is also no longer a side topic. It is part of how strong businesses are built. It shows in the choices we make, the partnerships we create, the way we use resources, and the culture we shape inside our companies. Real growth happens when results and responsibility move together.

And growth itself needs a new definition. Growth is not only about scale. It is also about clarity, trust, visibility, and the courage to build with intention. For C-level leaders, entrepreneurs, and senior managers, this means asking better questions:
What should we automate?
What should stay human?
How do we grow without comprlosing our values?
How do we lead in a way that creates long-term impact?

At BusinessVOICE, we believe strong business communities are built through real connection, shared learning, and action. This magazine exists to bring forward voices, ideas, and examples that help leaders make smarter decisions and move with confidence. It reflects the same mission behind BusinessVOICE: to help professionals become more visible, more relevant, and more influential through meaningful connection and practical progress.

Thank you for being part of this community. We hope this edition gives you not only insight, but also the clarity and energy to take your next step with purpose and renewed confidence.

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INTO A LEADER'S MIND

What Banking Leadership Looks Like When It Is Built for Change:

Key Lessons from Sergiu Oprescu



In this episode of Into a Leader's Mind, hosted by Rodica Verbeniuc the conversation with Sergiu Oprescu, Chairman of the Supervisory Board of UniCredit Bank Romania, goes beyond banking and opens a broader discussion about leadership, systems thinking, resilience, digital change, financial education, and the kind of long-term work that shapes institutions, not just quarterly results.

What makes this episode stand out is the perspective Sergiu Oprescu brings. He speaks as someone who did not just witness the transformation of Romania's financial system, but actively contributed to it. Rodica places him in several key moments: the launch of the first mortgage loan in Romania through Alpha Bank in 2001, the first mortgage bond issue, his years as President of the Bucharest Stock Exchange, and his current European roles linked to responsible finance, energy transition, digitalization, and financial education. This context sets the tone for a conversation grounded in substance, not image.

This episode opens a perspective on leadership that is less about visibility and more about structure, responsibility, and the quiet discipline behind meaningful change.

Not all leadership stories begin with ambition. Some begin with understanding how systems work and how they can be built to last.

One of the strongest moments comes early, when Oprescu reflects on his own path. The move from aeronautical engineering to banking may seem unexpected, but he explains it as a natural transfer of logic. His years in aviation, working with complex systems, shaped a disciplined way of thinking that he later applied to finance. For him, markets and banks are systems that require structure, sequence, and clarity.

He explains how the capital market was built using what he calls an engineering approach: looking at supply, demand, and infrastructure as distinct but connected parts of the same system. His point is simple and relevant beyond banking — strong institutions are not built by instinct alone, but by understanding how each piece supports the next. The example of the Bucharest Stock Exchange reflects this: the program "A strong capital market" brought companies such as Transelectrica and Electrica to the exchange, increasing market capitalization and international recognition, while reforms like demutualization created a stronger foundation.



Another standout moment is his metaphor about the future of banking. Drawing again from aviation, Oprescu compares today's banking system with the concept of a *variable-geometry wing*. In aviation, that design allowed an aircraft to remain stable in different flight conditions. In banking, he says, the equivalent is the *ability to adapt to digitalization, artificial intelligence, regulation, and changing client expectations while still keeping the system stable*. It is an elegant way to describe a hard truth: today's leaders are not managing static organizations. They are managing moving systems that must stay reliable while constantly adjusting.

Rodica also brings the discussion into a very current business topic: *the structure of the Romanian banking market*. Oprescu argues that while Romania has many universal banks, that does not mean the market is overcrowded with similar offers. He sees opportunities for specialization, especially for smaller and mid-sized banks that cannot carry the full cost of being universal players. He names mortgage lending and SME banking as clear examples, especially as smaller companies now need more complex services such as payments, guarantees, and cash management. In his view, consolidation among top-tier banks and specialization among smaller ones is not a weakness of the system. It is the next stage of its maturity.

This makes the discussion about the Alpha Bank–UniCredit integration especially relevant. Rodica asks what that merger means in real terms, one year later. Oprescu stays within the limits of his non-executive role, but he is clear on the core point: the merger acted as an accelerator. He describes the two banks as complementary and says the result was not a simple sum, but a case where one plus one became more than two. That idea of complementarity is important in business growth. Real value is created when scale, service, and fit come together.

EXCLUSIVE INTERVIEW WITH SERGIU OPRESCU

The episode is especially strong when it turns to the Romanian mortgage market, a field where Oprescu has direct historical weight. He describes himself, with reason, as one of the parents of this market. From zero, Romania has built a mortgage market that today stands at roughly €24 billion, with a non-performing loan level around 1.5%, which he contrasts with about 3% on other lending categories. That is a strong signal of health. At the same time, he points out that mortgage lending still represents only around 6–7% of Romania's GDP, compared with a European average around 34%. In other words, the market is healthy, but still far from its full size.

His view on AI is balanced and practical. He sees applications across governance, customer care, lending, deposits, and internal processes. AI can simplify procedures, reduce response time, create savings, and improve the client experience. But he adds an important limit: the final decision cannot always be left to artificial intelligence. Human judgment still matters. This becomes even stronger when he says that the guiding principle should be not to leave people behind, whether because of limited financial education or limited digital skills. That is one of the most relevant leadership messages in the whole episode.

Watch the episode ou YouTube

"We must start from the principle of leaving no people behind."
Sergiu Oprescu - Chairman of the Supervisory Board, Unicredit Bank Romania

ENTREPRENEUR SESSIONS

What It Really Takes to Build a Category-Changing Brand:

Lessons from Adrian Cocan Co-Founder of Lăptăria cu Caimac



Some entrepreneurs start businesses to capture demand. Others start because they cannot ignore a problem any longer.

In this episode of Entrepreneur Sessions, hosted by Elena Paraschiv-Pop, the audience gets a rare look at the second type of founder. *Adrian Cocan, Co-Founder of Lăptăria cu Caimac*, does not tell a polished story about fast wins or easy growth. He talks about *pressure, long-term thinking, painful trade-offs, discipline, and the stubborn choice to build a premium Romanian brand* in one of the hardest industries possible: dairy.

What makes this conversation stand out is its honesty. Adrian does not present entrepreneurship as freedom. He presents it as responsibility. He does not talk about disruption like a slogan. He shows what it looks like when a founder chooses to challenge an entire industry with product quality, strict process control, and a long investment horizon.

One of the strongest moments in the discussion is the origin story of the brand. The *Lăptăria cu Caimac journey* started in 2014, at a time when Romanian farms were selling milk at a loss. Adrian saw a structural problem and decided it was worth exploring a factory as a solution. But the emotional spark came from somewhere else too: *a trip to Stockholm.* Walking through a hypermarket there, he noticed something that deeply bothered him. The shelves held products from many countries, including Albania and Bulgaria, but nothing from Romania. That frustration stayed with him. He wanted to build a Romanian product that could stand proudly on any shelf, in any market.

That early motivation matters because it explains a lot about what came next. This was never just about launching another dairy line. It was about building proof that a Romanian brand could compete through substance, not noise. Adrian says clearly that the project began both from the need to solve the milk pricing problem at farm level and from the desire to put a serious Romanian product into the world. *That mix of operational logic and personal drive gave the company its backbone.*

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Another powerful part of the interview is the way Adrian describes the move from corporate life to entrepreneurship. He was a corporate professional, used to structure, Excel models, and long hours. He had even tried entrepreneurship once before, on a much smaller scale, in 2008–2009. So he did not walk into this blindly. He knew it would mean more work, heavier responsibility, and more personal pressure. Still, knowing that and living it are two different things. That difference comes through strongly in the interview.

The conversation becomes even more useful for business leaders when Adrian explains how the project became real. Before European funding, the numbers did not work. He had about €150,000 and a set of ideas, but the business model only made sense from around €2.5 million upward. No bank was ready to support that on vision alone. The turning point came when the business qualified for European funds in 2015. That changed the bank's stance almost immediately, because the project now had a form of external validation. Once that happened, the factory moved from ambition to viability.

This part of the episode is a lesson many founders need to hear: conviction is important, but financing usually follows credibility, not enthusiasm. Adrian did not "manifest" the business into existence. He built models, tested assumptions, and pushed forward when the capital structure finally made sense. He also says something that many entrepreneurs learn too late: what looks like an unexpected cost can become a major setback. The budget went far beyond the original plan. The team had borrowed €2.5 million at first, but total borrowing rose to around €4 million as construction costs increased and many details were missed along the way. His first big lesson was simple and brutal: the "small things" in a factory are never small.

EXCLUSIVE INTERVIEW WITH ADRIAN COCAN

In this Entrepreneur Sessions episode, Elena Paraschiv-Pop talks with Adrian Cocan about how Lăptăria cu Caimac was built through long-term vision, strict quality standards, operational discipline, and the courage to change the rules in Romanian dairy.

Elena's questions also bring out one of the hardest truths in the episode: founders often underestimate operational losses on the road to growth. Adrian says this openly. When they started in 2014, they built a 15-year plan because industrial businesses cannot be built on short timelines. You need years to prepare, years to execute, and more years to reach a stable profit zone. What he underestimated was not only the investment itself, but the operating cost of getting to the point they had planned. He says these costs can match the original investment, and many entrepreneurs do not understand that at the start.

The most memorable part of the interview may be Adrian's refusal to compromise on product quality. He is very clear about his red line: quality was never open for negotiation. That choice came with real cost. It delayed profitability, limited access to some retail channels, and created pressure across the business. Still, the company kept that promise. The result is a brand built on trust, freshness, and consistency, not on shortcuts.

Watch the episode ou YouTube

"I want the idea to remain that things can be done seriously, they can be done well. And that it's worth doing things that way."
Adrian Cocan - Lăptăria cu caimac

How Cultural Diplomacy Builds Trust, Trade, and Long-Term Partnerships: Key Lessons from Ambassador Marija Kapitanović

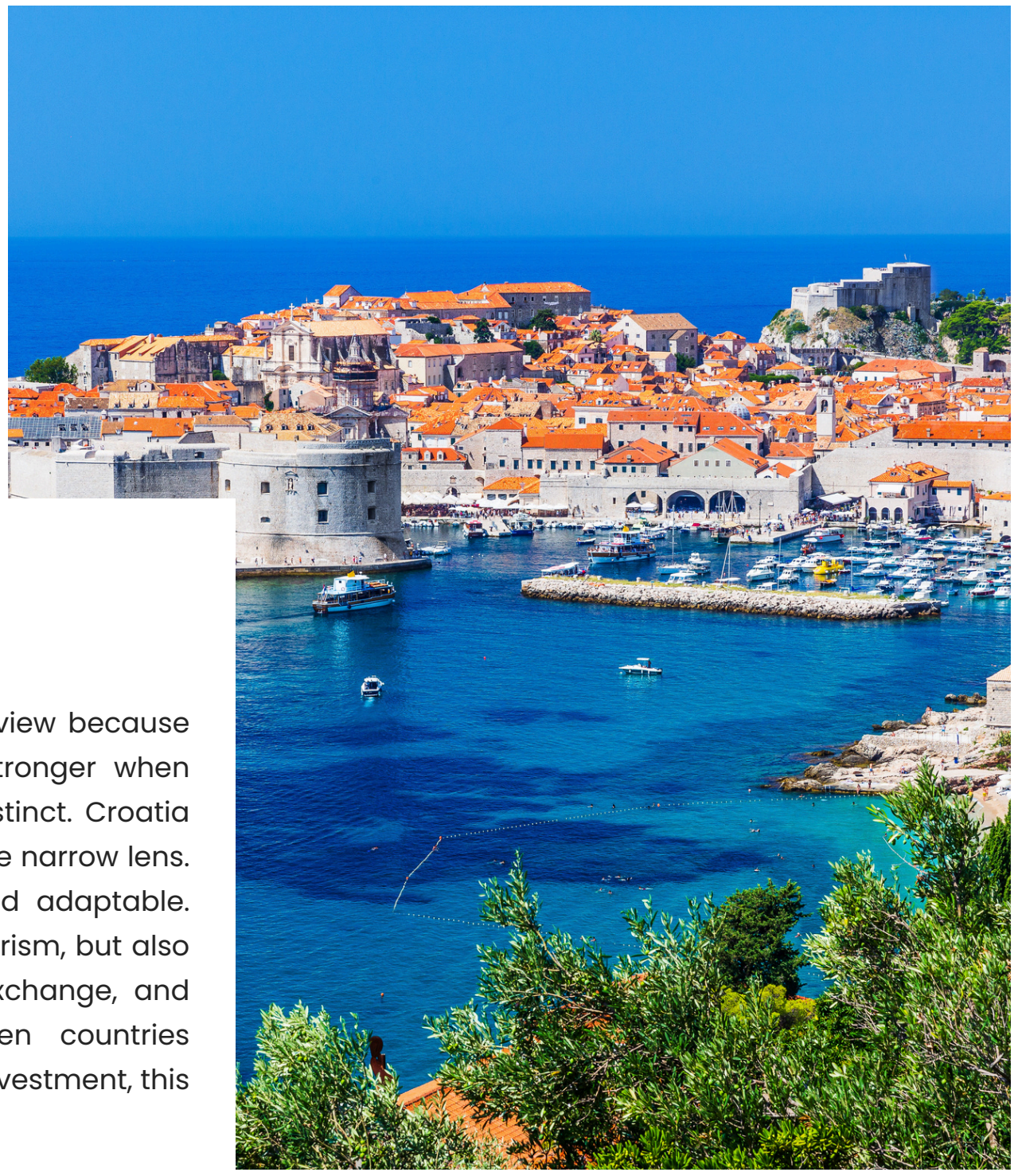
In this episode of Cultural Diplomacy podcast, hosted by Catalina Damian, the conversation with H.E. Mrs. Marija Kapitanović, Ambassador of Croatia to Romania, shows *why cultural diplomacy matters far beyond protocol*. It is not only about heritage, festivals, and national image. It is also about trust, visibility, business relationships, and the kind of connection that opens the door to trade, investment, education, and long-term cooperation between countries.

One of the strongest ideas in the episode is that Croatia's identity comes from its position at the crossroads of several European influences. Ambassador Kapitanović explains that Croatia may be a small country, with fewer than four million people, but it carries strong regional diversity shaped by Central European, Mediterranean, Balkan, Ottoman, Venetian, and Austro-Hungarian influences.

That history did not create confusion. It created richness. It shaped cuisine, customs, architecture, and the everyday life of the country in a way that still defines Croatia today.



In this Cultural Diplomacy podcast' episode, Catalina Damian speaks with Ambassador Marija Kapitanović about how Croatia's cultural identity, contemporary creativity, and growing economic ties with Romania are helping build stronger connections through diplomacy, trade, and shared European priorities.



This matters from a business point of view because countries, just like brands, become stronger when they understand what makes them distinct. Croatia does not try to present itself through one narrow lens. It presents itself as layered, open, and adaptable. That makes it attractive not only for tourism, but also for cultural partnerships, academic exchange, and economic dialogue. In a time when countries compete for attention, credibility, and investment, this kind of clear identity is a serious asset.

Catalina Damian guides the discussion well toward another strong point: cities as carriers of national value. The Ambassador speaks about Dubrovnik, Split, Zagreb, and other Croatian cities as places with many layers of history. She points to Roman heritage, Austro-Hungarian architecture, maritime trade traditions, and a strong connection between cultural life and tourism. Dubrovnik is given as an example of a city that built its reputation through trade as much as through beauty, while Zagreb stands as the economic hub of the country. *That mix of culture and commerce is one of the most useful takeaways from the episode.* Great cities do not choose between identity and growth. They use identity to support growth.

"Through the culture, the Romanian public, not only in Bucharest, but in other parts of Romania, can get much more familiar with Croatia."
H.E. Ambassador Marija Kapitanović

Still, the most relevant part of the episode for business leaders may be the section on Romania-Croatia relations. Ambassador Kapitanović is clear that cultural diplomacy is a bridge. It helps the Romanian public, not only in Bucharest but across the country, get closer to Croatia. She notes that western Romania is already more familiar with Croatia because of geography and travel habits, while Bucharest and eastern Romania still have more room to discover it. This is why embassy-led cultural projects matter. She mentions regular Croatian participation in Romanian film festivals and highlights a major exhibition in Bucharest, Parallel Line Croatian Modernism, presented at the Museum of Contemporary Art. For her, these initiatives do more than promote culture. They create familiarity, and familiarity creates openness.

Watch the episode ou YouTube

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