

Adrian Capraru

Head of AI & Automation | Production AI for Finance, Accounting and Operations

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EXECUTIVE SUMMARY

Takes finance AI from first commit to production and runs it. Six years in regulated FinTech, the last three as COO through an EU licence audit; two years of production AI. Built a 200+ printer factory. Clients and customers in 32+ countries on four continents.

CORE COMPETENCIES

AI Strategy & Roadmap | Production AI Agents | Agentic Workflows | Document AI | Evals & Regression Testing | Human-in-the-Loop Design | AI Governance, GDPR & EU Data Residency | Regulatory Compliance (ECSP, AML/KYC) | Finance Operations Automation | Systems Integration (APIs, Webhooks) | Team Training & AI Adoption | Operations Leadership

SELECTED ACHIEVEMENTS

- Built an Irish accountancy firm's AI & Automation service line from zero: a 20-module client platform live 10 days after first commit, a trained team (10+ people) and automation delivery for the firm's own clients.
- Shipped AI that holds up in a regulated practice: 99.8% field accuracy on a synthetic test corpus for under one cent per document, EU-only processing enforced in code and an AML due-diligence gate.
- As COO, lead on the ASF authorisation and audit that secured an EU crowdfunding (ECSP) licence in March 2024; automated KYC and AML onboarding from about 45 to 8 minutes per investor.
- Grew 3Descu from 5 printers in an apartment to a 200+ printer factory selling into 26 of the 27 EU member states: turnover x65 in three years at a 57% net margin, every line of software written by him.

PROFESSIONAL EXPERIENCE

Portfolio career since 2022: fractional AI lead, studio co-founder, founder and consultant in parallel; COO until Oct 2025.

Director of AI & Business Automation (Contract), M.A. Whately & Co.

Oct 2025 - Present

Irish chartered accountancy and audit firm with no AI offer; built its AI & Automation service line from zero and runs it. Sole owner of AI, reporting to the principal: scoping, pricing, build, training and support, with parallel AI coding agents behind test gates.

- **Flagship platform:** Took the flagship M.A. Whately Suite from first commit to live production in 10 days (23 Sep to 3 Oct 2026), then to 20 modules in four weeks: AI bills reader, Xero posting, VIES VAT checks, SEPA payment files, credit control, an Irish statutory rules engine (Revenue deadlines, CRO audit-exemption tests) and a confirm-first AI assistant.
- **Accuracy and unit cost:** AI bills reader at 99.8% field accuracy on a synthetic test corpus, browser path lifted from 86.7% to 97.6%, zero silent errors, under one cent per document; posts to Xero with VIES checks and SEPA pain.001 payment files.
- **Safe by design** for a regulated profession: EU-only AI processing enforced in code, an AML due-diligence gate before any client account opens, audited IBAN confirmation, tenant isolation, 3,000+ regression checks and an 87-point smoke test on every deploy.
- **Practice data:** Rebuilt practice management for 587 clients and 10 staff (3,172 writes, zero failures); a Xero audit of 749 invoices surfaced 391 clients with no billing in 12 months; a dry run caught a mass error, cutting 587 payroll tasks to exactly 38, one per payroll client.
- **Team and adoption:** Trained the full team (10+ people) in an AI for Accountants session with live demos, then drove adoption through per-person dashboards, a daily staff brief and the AI Academy (8 lessons, 48 prompts).
- **Client delivery:** Xero prepayment journals for a tour operator, 107 of 107 matched to the bookkeeper before go-live, daily since 16 Oct 2026; a SEPA payment-file converter sold as a monthly subscription; a co-op's first automated settlement cycle.
- **To 100:** Within a year the firm went from no AI offer to a live client platform, a trained team, an AI Academy, published fee packages and automation clients of its own in Ireland, the UK and the US.

Co-Founder & Automation Architect, Systemartis

2023 - Present

Four-person AI systems studio that takes mid-market companies past the pilot and into production. Leads the automation practice, from process discovery to the agents and code in production; bullets are studio results.

- **From 0:** Co-founded the studio in 2023 to own the hard middle where most AI projects at 10 to 500 person companies stall: backend, integrations, guardrails, observability and handover.
- **Agent fleet:** The studio's own operational brain: a fleet of agents (qualifier, router, summariser, scheduler) with retries, human checkpoints and a full audit log; 70% of founder decisions handled or pre-routed, 20+ hours a week reclaimed, 99.9% availability over six months.
- **Pricing intelligence** for a multi-country marketplace seller (Innovium, the founder's own brand, related party): competitor monitoring, auditable rules-based repricing and dashboards; sales up 40% in the year after launch, nine spreadsheets retired.

Founder, 3Descu (TREIDESCUPRINT SRL)

Jun 2022 - Present

From a Master's business plan to a 200+ printer factory selling into 26 of the 27 EU member states. ISO 9001:2015 certified company, team of 4 incl. contractors, no outside equity; runs strategy, P&L, pricing, production and sales.

- **From 0:** Wrote the business plan during a Master's in Entrepreneurship; it ranked first and won an EU start-up grant (about EUR 60K). Started in June 2022 with 5 printers in an apartment in Targu Jiu.
- **Step by step:** Moved from consumers to engineering buyers within a year and became an approved production partner of one of the largest on-demand manufacturing platforms in the EU; moved into a dedicated production hall in 2024; scaled the fleet to 200+ printers.
- **Growth:** Turnover x65 in three years, about EUR 190K in 2025, +75% year on year, at a 57% net margin (public filings), with no outside equity.
- **Market:** 2,000+ orders from 1,600+ buyers in 30 countries, including 26 of the 27 EU member states; 45% of orders to Germany; 1 in 3 orders from returning customers; rated 4.7/5 by 200+ verified buyers.
- **Team and quality:** Hired and trained the team on site and remotely, and wrote the SOPs and the ISO 9001 audit documentation; hands-on across FDM and SLA production, 3D modelling and design for manufacturing.
- **Software and AI channel:** Built the quote-to-fulfilment platform solo with AI coding agents in under five months: ~400 merged pull requests, 120+ release checkers (~260K assertions); its quote engine is one of the first manufacturing MCP servers in the official MCP Registry.
- **To 100:** A 200+ printer factory and ISO 9001:2015 certified company; 10 press articles in one week at zero ad spend; ranked 1st in Gorj county in 3 ListaFirme Topul Firmelor 2026 categories.

Independent AI Automation Consultant (Top Rated on Upwork), Upwork and direct clients Dec 2025 - Present

Started in Dec 2025 with small fixed-price n8n jobs; grew into finance data, regulated sectors and systems that must run unattended, for clients in Europe, the US and Australia.

- **Multi-entity invoicing:** Runs deal-to-invoice-to-payment for a multi-entity software reseller (direct engagement): HubSpot to Xero across 3 legal entities (US, UK, EU) and 4 currencies, live since Apr 2026, 212+ invoices under HMAC-signed approvals and idempotency.
- Netherlands, education sector: EU-sovereign financial reporting platform with no US-owned service in the stack (self-hosted Supabase and n8n, Entra ID SSO, Exact Online), human approval before any ledger write, tenant isolation proven by 52/52 sign-in and 5/5 RLS mutation tests; every phase at or under budget, follow-on won at a fixed price.
- Spain and Romania, hospitality: daily revenue reporting for five hotels (6 reports a day) matched to the accountants' figures cell by cell, surfacing 2 accounting errors; guest e-invoicing extended to Romania's e-Factura.
- Denmark, industrial automation: self-improving LLM pipeline that migrates safety-critical PLC code (translator, adversarial validator and improver roles), regression-locked on a 300-case dataset with an audit trail; five stars plus a bonus.
- **To 100:** Top Rated with a 100% Job Success Score within a year: 22 contracts, 12/12 rated contracts five-star, \$13K+ in 12 months, one client rehired 4 times, almost all inbound or repeat.

Founder, Innovium (own consumer-products brand) Oct 2023 - Present

Own consumer-products brand sold on European marketplaces.

- **From 0:** Registered in October 2023 with no products and no revenue; filed the EU trademark in 2024 (9 classes) and launched 66+ products on eMAG.
- **Built:** Ran the brand lean on automation (courier labels, ANAF e-invoicing and order flows in n8n) and added a pricing intelligence layer with Systemartis (related party) that retired nine spreadsheets.
- **To 100:** About EUR 50K revenue in 2025, profitable in its second trading year (public filings); marketplace sales up 40% in the year after the pricing layer.

Chief Operations Officer, HighCrowd Oct 2022 - Oct 2025

EU-regulated real-estate crowdfunding platform for retail investors; lead on the authorisation with the ASF, Romania's financial regulator.

- **From 0:** Joined in October 2022 with a product and no licence, in a regulated market, to take the platform from start-up to licensed operator.
- **Licence:** Lead on the ASF authorisation and audit behind the EU crowdfunding (ECSP) licence granted in March 2024, Romania's 4th and the 2nd for real estate: penetration testing, architecture review and the policy set the regulator examines (risk, complaints, conflicts of interest, business continuity, outsourcing).
- **Onboarding:** Automated KYC and AML onboarding on LemonWay (identity checks, bank linking, segregated fund flows), cutting onboarding from about 45 to 8 minutes per investor (internal measure).
- Built the investor-protection flows ECSP requires (entry knowledge test, loss-bearing simulation, key investment information sheets, reflection period); seven-figure investor funding placed through the platform during tenure.
- **Team and leadership:** Led and mentored a cross-functional, distributed team; coordinated engineering, legal counsel, the payment partner and technology providers, and set the KPIs and operating cadence the company ran on.
- **To 100:** A licensed operator from March 2024, with every investor check documented and ready for inspection.

Head of Community, InRento Oct 2021 - Jun 2024

Licensed buy-to-let crowdfunding platform; the company was named Investment Tech of the Year 2022 (Europe FinTech Awards).

- **From 0:** Joined in October 2021, months before the EvoEstate-InRento merger joined two investor bases into one.
- **Merger:** Ran investor communications for 12,000+ people through the 2022 EvoEstate-InRento merger, with account migration kept separate from feature changes; produced the platform explainer video (14K+ views).

- **Growth and retention:** Persona-based investor segmentation that helped cut marketing cost 30% quarter on quarter; investor lifecycle processes in the CRM (onboarding, support, retention).

Community Manager to Product Manager, EvoEstate

Mar 2020 - Oct 2021

Pan-European real-estate crowdfunding aggregator serving 6,700 investors with EUR 4M+ invested.

- **From 0:** Joined in March 2020 as Community Manager, bringing a self-founded 2,200+ member P2P investing community.
- **Product:** Promoted to Product Manager within 8 months; owned the roadmap and the secondary market, ran release cycles with engineering, wrote the SOPs for critical processes and produced the explainer video (25K+ views).

ACHIEVEMENTS & RECOGNITION

- Ranked 1st in Gorj county in 3 ListaFirme Topul Firmelor 2026 categories (3Descu, from filed accounts).
- EU start-up grant won with a business plan ranked first (about EUR 60K), which founded 3Descu in 2022.
- EU crowdfunding (ECSP) licence for HighCrowd, March 2024, as lead on the ASF authorisation and audit.
- Upwork Top Rated, 100% Job Success, 12/12 rated contracts five-star.
- Press, Oct 2026: 10 articles in one week at zero ad spend: Profit.ro, Observator News, Click!, Gorjul Azi, Romania Journal, 3Druck.com, Gorjeanul, 3D Printing Industry, AS in Gorj and Vocea Olteniei.
- Delivered an AI for Accountants session with live demos to an Irish accountancy firm's full team (10+ people).
- Co-author of a 17-lesson course on P2P and real-estate crowdfunding and a 70+ page P2P investing guide; founder of a 2,200+ member P2P investing community; 3x guest on the Banii Vorbesc personal-finance podcast.

TECHNICAL SKILLS

- **AI:** Claude, Gemini (Vertex AI EU), GPT-4o, MCP servers, tool-calling agents, document AI, eval harnesses, Claude Code
- **Automation:** n8n (self-hosted), GitHub Actions, webhooks (HMAC), Make, Zapier
- **Finance systems:** Xero, HubSpot, Exact Online, Sage, Dext, Stripe, LemonWay, SEPA pain.001, VIES, e-Factura
- **Engineering:** TypeScript, React, Next.js, Python, SQL, Supabase / Postgres (RLS), Vercel, Docker, Playwright

EDUCATION

Master's, Entrepreneurship & Business Administration, "Constantin Brancusi" University, Targu-Jiu | 2020 - 2022

BBA, Marketing (English programme), Bucharest University of Economic Studies | 2017 - 2020

CERTIFICATIONS

AI & product: IBM AI Product Manager Specialization, IBM, via Coursera (Oct 2025), ID HVIGBVIKfJR; Artificial Intelligence Micro-Certification (AIC), Product School (Sep 2025), ID cert_v1slc8sr; Product-Led Growth Micro-Certification (PLGC), Product School (Oct 2025), ID cert_2wflrqvq; Product Strategy Micro-Certification (PSC), Product School (Sep 2025), ID cert_8jnjnpyt; The Product Management for AI & Data Science Course, 365 Careers, via Udemy (Sep 2025), ID UC-bf1fe4af-9131-497c-8bb8-b5d69d01ab18; AI for Product Management, Google Cloud Education (Sep 2025), ID aab71233-6754-41b7-8985-ba54edb0f0db; Product Management Basics, Simplilearn (Sep 2025), ID eyJjb3Vyc2VfaWQiOiI00TE3IiwiaWY2VydGlmaWNhdGVfdXJsIjoiaHR0cHM6XC9cl2NlcnRpZml; Product Management Basics Certification, Mind the Product (Sep 2025), ID bb82d1d0-65ee-4fe6-8154-afbd9167ccd4.

FinTech & cloud: Fintech: Foundations & Applications of Financial Technology, The Wharton School, University of Pennsylvania, via Coursera (Sep 2025), ID M7N8EMTUSU3R; AWS Cloud Solutions Architect, Amazon Web Services (AWS) (Oct 2025), ID O9CSUVC8VTO7; AWS Business Essentials - The Business Value of AWS, Digital Cloud Training, via Udemy (Sep 2025), ID UC-cc647bc6-d37a-42ea-9e16-0e0cacba644b.

Automation & data: Business Process Automation: Certification, Udemy (Sep 2025), ID UC-8a5f6328-f218-4ddc-80ba-bca252183125; SQL for Data Analysis: Beginner MySQL Business Intelligence, Maven Analytics, via Udemy (Sep 2025), ID UC-a604506a-fedf-4aa6-819e-5b583b1ad5f7; Salesforce Essentials: Mastering CRM for Business Success, Udemy (Sep 2025), ID UC-39cf6207-3d62-4577-a4e1-1f004f469900; HubSpot Inbound Marketing Certification, HubSpot Academy (Oct 2025), ID vkh48br8.

Leadership & agile: Agile Approaches for Modern Leadership, Duke University, via Coursera (Oct 2025), ID 3FX307JFKNKS; Certificate in Business & Operations Management Excellence, Institute of Management, Technology and Finance, via Udemy (Sep 2025), ID UC-16b1fe57-4029-4061-95f1-0a797582b877; The Complete Agile & Scrum Project Management Course, 365 Careers, via Udemy (Sep 2025), ID UC-9890e767-b2ba-4586-bf64-e0ced7f94b37.

Design: Complete Web Design: from Figma to Webflow to Freelancing, Udemy (Nov 2022), ID UC-00f3dc54-c375-473f-ad30-6c5268802d58; Complete Web & Mobile Designer in 2022: UI/UX, Figma, +more, Udemy (Sep 2022), ID UC-2c549221-fa9d-4494-a02c-91d1cf9bfc46.

LANGUAGES

English (fluent), Romanian (native)