

# Ermias Kebede Woldekidan

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## Profile Summary

Results-driven Bank Branch Manager with over 10 years of progressive experience in retail and commercial banking. Proven track record in leading high-performing teams, optimizing branch operations, and enhancing customer satisfaction. Expertise in credit risk management, loan portfolio oversight, and regulatory compliance. Skilled in developing and implementing strategic initiatives that drive revenue growth, improve operational efficiency, and strengthen community relationships. Recognized for fostering a customer-centric culture and delivering consistent financial performance in competitive markets.

## Work Experience

### Branch Manager at Ahadu Bank (2022-12-16 - 2024-08-18)

Location: Addis Ababa

Responsibilities: Seasoned Bank Branch Manager with over a decade of experience in driving economic and marketing performance within the banking sector. Proven track record in leading branch operations to meet and exceed performance metrics, including budget adherence and service quality standards.

- \* Over 10 years of experience in banking, with a strong focus on branch leadership and operational excellence.
- \* Led and coordinated all aspects of branch management to achieve and surpass economic and marketing performance targets.
- \* Enhanced the competitive position of the branch through strategic planning and market analysis.
- \* Ensured strict compliance with banking regulations and implemented effective monitoring systems.
- \* Executed growth strategies to improve service quality and customer satisfaction.
- \* Managed official correspondences and represented the bank in both social and official affairs.
- \* Established and maintained harmonious business relationships with public and private institutions.
- \* Prepared comprehensive periodic activity and progress reports to inform strategic decisions.

### Branch Manager at Lion Internation Bank S.C (2016-03-30 - 2019-10-19)

Location: Addis Ababa and Woldia

Responsibilities: Seasoned Bank Branch Manager with over a decade of experience in driving economic and marketing performance within the banking sector. Proven track record in leading branch operations to meet and exceed performance metrics, including budget adherence and service quality standards.

- \* Over 10 years of experience in banking, with a strong focus on branch leadership and operational excellence.
- \* Led and coordinated all aspects of branch management to achieve and surpass economic and marketing

performance targets.

- \* Enhanced the competitive position of the branch through strategic planning and market analysis.
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- \* Established and maintained harmonious business relationships with public and private institutions.
- \* Prepared comprehensive periodic activity and progress reports to inform strategic decisions.

**Branch Accountant , Acting Branch Manager and Branch Manager C at Abay Bank S.C (2014-01-09 - 2016-03-18)**

Location: Addis Ababa and Dessie

Responsibilities: Branch Accountant

Managed and reconciled branch financial records, ensuring accuracy and compliance with accounting standards.

Prepared monthly, quarterly, and annual financial statements and reports.

Oversaw accounts payable and receivable functions, maintaining accurate ledgers.

Assisted in budget preparation and financial forecasting to support branch objectives.

Coordinated with internal and external auditors during audits, ensuring transparency and compliance.

Acting Branch Manager and Branch Manager C

Led and coordinated all aspects of branch management in the absence of the Branch Manager.

Implemented strategies to enhance the competitive position of the branch.

Ensured compliance with banking regulations and internal policies.

Handled official correspondences and represented the bank in social and official affairs.

Established and maintained harmonious business relationships with public and private institutions.

Directed all operational aspects of the branch, including distribution, customer service, human resources, administration, and sales.

Developed forecasts, financial objectives, and business plans to achieve branch goals.

Managed budgets and allocated funds appropriately to ensure financial stability.

Provided training, coaching, development, and motivation for bank personnel.

Prepared periodic activity and progress reports to inform strategic decision-making.

**Junior Branch Auditor at Hibert Bank S.C/ United Bank S.C (2012-07-17 - 2014-01-08)**

Location: Addis Ababa

Responsibilities: Financial Record Examination: Review financial statements, ledgers, and transaction records to ensure accuracy and compliance with accounting standards.

Internal Control Evaluation: Assess the effectiveness of internal control systems and identify areas of risk or non-compliance.

Compliance Verification: Ensure branch operations adhere to internal policies, banking regulations, and legal requirements.

Audit Documentation: Compile audit findings, prepare working papers, and draft preliminary audit reports for senior auditor review.

Risk Assessment Participation: Assist in identifying potential financial and operational risks within branch activities and suggest mitigation strategies.

Transaction Verification: Check the accuracy and legitimacy of financial transactions, including deposits, withdrawals, and loan processing.

Staff Collaboration: Work closely with branch personnel to gather necessary information and clarify audit-related queries.

Fraud Detection Support: Aid in identifying indicators of fraudulent activities and report suspicious findings to appropriate authorities.

Confidentiality Maintenance: Handle sensitive financial information with utmost confidentiality and integrity.

**Junior Bank Clerk, Bank Clerk/Loan Clerk and Internal Auditor I at Lion International Bank (2008-06-16 - 2012-01-16)**

Location: Addis Ababa

Responsibilities: Jr. Bank Clerk

Customer Assistance: Assist customers with account inquiries, deposits, withdrawals, and other routine banking transactions.

Record Maintenance: Ensure accurate record-keeping of daily transactions and customer interactions.

Administrative Support: Perform clerical duties such as filing, data entry, and document preparation.

Compliance Adherence: Follow bank policies and procedures to ensure compliance with regulatory standards.

Bank Clerk / Loan Clerk

Loan Processing: Process loan applications, verify documentation, and maintain accurate loan files.

Customer Communication: Communicate with applicants and borrowers to provide information and assist with loan inquiries.

Payment Calculations: Calculate loan payments and interest charges and prepare disbursement documentation.

Account Monitoring: Monitor loan account balances and ensure timely updates to account information.

Internal Auditor I

Audit Execution: Conduct internal audits to evaluate the effectiveness of financial controls and operational processes.

Compliance Assessment: Ensure the organization's adherence to applicable laws, regulations, and internal policies.

Risk Evaluation: Identify potential financial and operational risks and recommend mitigation strategies.

Reporting: Prepare detailed audit reports with findings and suggestions for process improvements.

## Education

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### Bachelor's Degree in Managment

Institution: Admas University College | Dates: 2009-01-01 - 2024-08-18

Location: Addis Ababa

### Master's Degree in MBA in Information System Managment

Institution: Sri Sai College | Dates: 2013-03-13 - 2015-07-25

Location: Addis Ababa

### Certification/Online Courses in FinTech Industry Professional (FTIP®)

Institution: Corporate Finance Institute (CFI) | Dates: 2024-01-23 - 2024-08-26

Location: Online

### Certification/Online Courses in Certificate in Digital Money

Institution: Digital Frontier Institute (DFI) | Dates: 2022-10-01 - 2022-12-30

Location: Online

### Certification/Online Courses in Data Analytics

Institution: Coursera|Google | Dates: 2021-04-01 - 2021-11-21

Location: Online

## Skills & Tools

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### Technical Skills

Digital Financial Services (DFS): Expertise in designing and managing digital lending products, ensuring asset quality, and overseeing loan collections.

Product Development: Proficient in co-creating and incubating financial products in collaboration with partner banks.

Strategic Partnerships: Skilled in building and maintaining relationships with key industry stakeholders to drive business growth.

Data Analytics: Utilizing data-driven insights to inform product strategies and improve financial solutions.

Compliance and Risk Management: Ensuring adherence to banking regulations and internal policies, with a focus on portfolio health.

Financial Reporting: Experience in preparing periodic activity and progress reports to inform strategic decision-making.

#### Soft Skills

Leadership: Demonstrated ability to lead cross-functional teams and coordinate all aspects of branch management.

Strategic Thinking: Adept at aligning product strategies with organizational goals to deliver impactful solutions.

Communication: Effective in handling correspondences and representing the bank in social and official affairs.

Relationship Building: Establishing harmonious business relationships with public and private institutions.

Problem-Solving: Identifying market opportunities and developing scalable financial products to meet customer needs.

Adaptability: Thriving in dynamic, fast-paced environments and responding effectively to changing market conditions.

## Languages

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Amharic and English