

Adam Yeshitila Kinfegebrael

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Profile Summary

Dedicated and experienced professional in the fintech, AG-tech, agricultural value chain financing, commodity exchange, transaction clearing and settlement, and wider financial eco system exposure in innovative financial solution implementation for marginalized social groups and can comfortably run different business operations and finance efficiently.

Work Experience

Senior Manager, Invoice Financing at Kifiya Financial Technology PLC (2024-09-01 - 2025-05-05)

Location: Addis Ababa, Ethiopia

- Responsibilities:
- Set Invoice Financing goals, and its alignment with evolving market conditions,
 - Manage procedures are developed and ensure the loan portfolio is well accounted for,
 - Manage the development of innovative financial solution that can serve MSMEs under Ethiopian Capital Market Authority managed regulatory sandbox,
 - Manage Invoice Financing products meet all the quality and procedural standards,
 - Develop standardized method of onboarding new customers, and financiers,
 - Ensure compliance with operations and credit risk management to avoid losses,
 - Ensure proper analyzing, monitoring, responding and reporting of risks,
 - Apply use of system integration and automation in order to reduce manual data entry and minimizing system errors.
 - Monitor the financing portfolio performance,
 - Manage invoice financing, central repository and payment system,
 - Implement effective coordination with the bank's and participant's matters,
 - Design and implement clearly mapped out workflows,
 - Manage the customer dashboard,
 - Develop models and contingency plans to deal with potential threats

General Manager at ShegaFre Software Design and Development PLC- a Subsidiary company of Kifiya Financial Technology PLC

Location: Addis Ababa, Ethiopia

- Responsibilities:
- Revisit the existing company business strategy,
 - Prepare financial plan and budget,
 - Organize organizational structure,
 - Finalize company formation process,
 - Recruit potential staffs,
 - Refine agricultural value chain organization and respective AG-Tech platform,
 - Manage access to finance process and bank relationship,
 - Manage access to market process and offtaker relationships,
 - Manage access to improved inputs and input suppliers relationships,
 - Manage the company's partnership with development partners, financial institutions and others,
 - Refine business process and tech developments

Senior Finance Manager at Kifiya Financial Technology PLC (2022-06-01 - 2023-02-28)

Location: Addis Ababa, Ethiopia

Responsibilities: • Prepare annual financial plan and budget,

- Manage the actual expense alignment with the planned budget,
- Manage all financial transactions are posted and financial statements generated regularly,
- Manage the profitability and operation of FMCG and Digital agriculture businesses,
- Controls the efficient use of company resources,
- Manage Human Resources of each business,
- Manage administration works of the business,
- Manage all the transactional aspects of Digital Agriculture, FMCG, Supply Chain Finance, and Retail Network

Development,

- Ensure viable solutions are given for problems arising from operations,
- Manage bank reconciliations are made for all bank accounts regularly,
- Manage the company's asset registered and records updated regularly,
- Manage the logistics and demand fulfilment of the digital agriculture, FMCG and retail network business,
- Support the sales team with different transactional data analysis,
- Determine and build competitive pricing for FMCG and fresh products,
- Develop Financial strategy to help the Supply Chain Finance of MSMEs,
- Develop Financial strategy to help the Value Chain Finance of Smallholder Farmers,
- Ensure all sells proceeds are deposited to the company bank accounts,
- Maintain good relationship with partner banks, and
- Represent our company with partner dealings.

Head of Finance at Kifiya Financial Technology PLC (2022-02-01 - 2022-06-30)

Location: Addis Ababa, Ethiopia

Responsibilities: • Prepare financial plan for Melapay Electronic Payment Service S.C (under formation) and

- Prepare establishment documents for Melapay Electronic Payment Service S.C (under formation).

Clearing and Settlement Manager at Kifiya Financial Technology PLC (2017-04-17 - 2022-02-01)

Location: Addis Ababa, Ethiopia

Responsibilities: • Participate up on company's annual plan development, execution and follow up its accomplishment,

- Produce the unit's annual operational work plan, budget and ensure efficient budget utilization,
- Coordinate staffs to execute respective responsibilities,
- Devise new ways of doing the day to day activities, work process, performance evaluation; and cash control mechanisms,
- Manage multi Billion ETB value having transaction Clearing and Settlement on annual basis,
- Ensure settlement Service Level Agreements (SLA) are respected,
- Manage both digital and cash based transactions for Unified Billing System, International Payment Service, Last Mile Distribution System (telecom products), Digital Transport Ticketing, Agent based Payment System, Mobile Financial Service, Digital Stadium Ticketing, FMCG and Digital Membership registration, businesses
- Manage the transfer of the company's revenue regularly to Corporate Finance department,
- Operate as an intermediary between Business Units and Corporate Finance Department,
- Manage the cash collection from more than 40 billing centers, 5 Cross Regional transport terminals, and hundreds of telecom products sells persons with multiple engagement with partner banks,
- Ensure all types of cash controlling techniques are implemented across all businesses,
- Proactively devise solutions to detect, mitigate and manage fraudulent activities,

- Ensure all reports prepared, updated and reported to the Executive Management Body regularly and on ad-hoc basis,
- Manage reconciliation of multiple settlement accounts on a daily and monthly basis,
- Manage alignment of wallet balance and respective bank account balance used by agents for all business operations,
- Manage all agent based digital transactions clearing, settlement, reconciliation and reporting.

Education

Master's Degree in Development Economics

Institution: St. Mary's University | Dates: 2014-09-01 - 2025-05-05

Location: Addis Ababa, Ethiopia

Bachelor's Degree in Finance and Development Economics

Institution: Addis Ababa University | Dates: 2005-09-01 - 2009-07-24

Location: Addis Ababa, Ethiopia

Vocational Training (Diploma) in Diploma in Commerce- In Banking and Finance

Institution: Addis Ababa University | Dates: 2001-09-03 - 2004-07-24

Location: Addis Ababa, Ethiopia

Skills & Tools

- . Strong MS-Office usage.
- . Strong ODOO and MS Office Dynamics 365 ERP system usage
- . Strong critical thinking, analytical and problem-solving skill.
- . Strong ability to create internal and external relationships.
- . Strong ability to work independently on multiple tasks.
- . Strong ability to work under pressure, and dedicated to finalize responsibility on time.
- . Strong financial resource management skill.
- . Strong ability to give attention to details.
- . Strong job performance measuring and improvement skill.
- . Strong third party's big transaction and fund management skill.
- . Strong report format development and preparing skill.
- . Strong company memory keeping, record and file management skill.
- . Strong workflow designing and improvement skill.
- . Excellent team playing skill.
- . Strong ability to represent company in different high level management meetings.
- . Strong relationship building in a variety of business ecosystem

Languages

English, and Amharic

Awards & Certificates

Loyal and Committed staff, 2001-2006 (E.C) from Ethiopia Commodity Exchange (2015-09-03)

Description: For being loyal, committed and hard working employee

UN Principles for Responsible Digital Payments from Digital Frontiers Institute (2023-11-01)

Description: Completion of Certification.