

To: Management Placement Team, Development Bank of Ethiopia

Re: Application for the position Division Head, Industry Lease Follow-Up Division

Dear Sir/Madam;

My name is **Endanchiyelem Ketema Desta**. I have a Bachelor of Science Degree in Statistics from Addis Ababa University in 2004. I have been working in Development Bank of Ethiopia since 2006 in the capacity of a junior officer, an officer, a senior officer, and currently as a team leader in Compliance & Risk Management, Project Rehabilitation & Loan Recovery and Credit information Center of the bank. With this, I apply for the abovementioned position.

In addition to my educational achievement, I have successfully completed *a course on Monitoring and evaluation of Development projects* from African Training Institute – South Africa. I have also attended a number of certified trainings in outstanding topics which are very much relevant to my career in the Bank. To mention few; T-24 (Core banking system- in which I served as a business team member of the project implementation in DBE during the entire period), leadership 101, leadership 102, ToT for DBE, BPR and STATA are few of them.

During my stay in the Bank, I have made numerous and remarkable contributions towards the successes of the bank's Mission. Let me mention only three. One, I have achieved in recovering significant number of loans during my assignment in loan rehabilitation department. Two, with my leadership in CIC, I was able to mobilize all staff under my supervision and stakeholders in the bank to get almost all loans registered in the NBE system in which I made a paradigm shift from a long existed horrifying status quo of the CIC. And three, contributed the lion's share for the implementation of the Bank's provision system by preparing detailed system specifications, testing and implementing the system.

I am a woman of very high ambitions for an everlasting change and serve as a spring board for my Bank to achieve its Missions as planned. Beyond my transformational leadership skills, I have very good analytical, communication, teamwork and problem solving skills. I believe I have been a role model in terms of working with high commitment, respecting the Bank's rules and regulations, and keeping professional ethics. I am also a woman with due love and respect to the Bank's new energy and aspirations.

My inspiration to work as a Division Head, Industry Lease Follow-Up Division - Industry Follow-up Directorate under Vice President SME Financing cluster arises from my desire to make changes on follow up practice of lease finance administered by District/ Branch offices. I would introduce and strengthen different mechanisms to be implemented by Districts/branches such as, preparing strong and valuable follow up and aggressive collection mechanisms, so that those Lease projects become successful and minimize NPLs to the required level. In addition to these I would strongly work on improving our District level services to become more fast, transparent and consistent with sound and prudent project & lease financing practices. Hence, by doing close follow-up and supporting all those activities to the maximum towards the bank's goal I would help the bank to meet its strategic reform plan.

Consolidating my eternal motivation for success, knowing in-and-outs of the bank during my 15+ years of experience in the bank, my suitable educational qualification, my keen desire to overcome challenges and my aspirations for result oriented accomplishments, I am a confident, highly qualified and best fit candidate for this position. The bank benefits most from my calibers if it allows me to work in this position.

With regards,
Endanchiyelem Ketema Desta