

To: DBE - HRMD

Application Letter

Dear Sir/Madam,

I am writing to apply for the position of **Manager, Horticulture Appraisal Team - Horticulture and Forestry Appraisal Division under Corporate Agriculture Financing Cluster** with the reference to your advertisement in DBE's home.

My vision is to become the leading project appraisal analyst to establish the provision of best credit service in line with the Bank's credit policy and procedure by producing quality, timely and cost effective project appraisal studies on Horticulture sub-sector.

Regarding the duties to be done on this position, the following activities are required to accomplish the vision statement mentioned above:

- Receiving the documents of due diligence assessment and other relevant legal documents sent from CRMS for appraisal;
- Checking the client screening and fulfillment of loan processing document in accordance with the Bank's credit policy and procedure;
- Checking whether the due diligence assessment is done in accordance with the credit policy, procedure and appraisal format;
- Designing strategies how to handle the appraisal study;
- Collecting data required for appraisal work;
- Supervise, coordinate and motivate the works of the employees in the team, solving problems and processes that need corrective action;
- Assessing the viability of projects (socially desirable, financially feasible, economically sound, environmentally friendly) and produce quality, timely and cost effective project appraisal reports in line with the Bank's credit policy, procedure and formats;
- Reviewing the draft works of project appraisal report and presenting to CRMS for comment;
- Submitting the project appraisal report to loan review committee for approval decision;
- Finalizing the project appraisal report as per the loan review committee comments and sending the final appraisal report to CRMS.

As a manager if I will be selected for the position I strongly follow the five years strategic reform plan achievement with regard to financial soundness by producing quality, timely and cost effective project appraisal studies to maintain quality of loans in horticulture sub-sector financed by DBE.

Concerning my academic qualifications, I have first degree in Agribusiness Management from Haramaya University. Currently I am studying Masters in Public Financial Management in Civil Service University. After graduation I have experience for about 14 years in different governmental and non-governmental organizations. I have above three years relevant experience in Sr. Monitoring & Evaluation Officer in the Project Evaluation & Portfolio Management Directorate. In addition to this, I have served for more than two years as a Sr. Loan officer in DBE, Butajira District. Beyond that, I have above eight years work experiences outside of DBE; from this I have five years experiences in leadership position such as New Micro & Small Enterprise coordinator in Micro and Small Trade Industry Bureau and Ethiopian Commodity Exchange as Inventory coordinator (Lead Inventory Controller) & the rest three years experiences in different positions as an expert. From all these experiences I had grasp important knowledge and skills regarding project appraisal works, project follow up, project evaluation & program impact assessment, monitoring follow up reports and other analytical skills (data collection, analysis and interpretation skills) and communication skills (report planning, coordinating, writing and reporting) which are important for me to plan, coordinate, facilitate and design strategies on how to handle project appraisal works.

By considering all the above important elements, I work to the vision, job descriptions by aligning to the Bank's five years strategic reform plan and it is my commitment to the Bank's success that is distinctive to be selected for the position I have applying.

Sincerely yours

Mulugeta Bekele