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To: Placement Team-Managerial Jobs
Development Bank of Ethiopia
Addis Ababa

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Subject: Description of Motivation on Division Head-Agricultural Project Appraisal at Gondar District

Dear Sir/Madam, first I would like to express my deep pleasure as be one of employees at DBE that based on identified problems and challenges faced for efficient and effective service delivery, the bank has already launched five years comprehensive strategic reform plan since 2019. Among 7 strategic pillars of reform plan, a new organization structure has already approved to achieve 26 objectives. To do so, the bank has also announced vacancy on a position of Division Head-Agricultural project appraisal dated on 20/09/2021.

In line with this, I have best qualification i.e. BSc. in Agricultural Economics and MSc. in Economics Policy Analysis; an overall work experience of 10.22 years of which 7.25 years on project appraisal at Region/District and 2.3 years on credit at branch; have taken short term trainings (*on fundamental of credit appraisal, T-24 core banking system, Improving credit assessment and rating model*) and a leadership experience as an acting appraisal team manager for more than two years. Moreover, participated in assigned committee such as lease recovery team, purchasing approval, lease/ loan approval at district level and act as appraisal team manager of 4 case team manager and 8 interim appraisal committee members were assigned by the president. I have accomplished successful appraisal and due diligences works both as contact officer and member of the team for more than enough projects especially agricultural projects during my career journey since April, 2012 and also I lead interim appraisal committee where appraised 42 agricultural and industrial lease projects within 20 days in May, 2021.

Following my graduation both in Agriculture and Economics areas with having enough experience as senior appraisal officer and leadership has provided a strong foundation in understanding, analyzing and determine basic financial issues and economic in project viability study of bankable projects, market and environmental problems, KYC and business risk assessment, project monitoring and evaluation and team work, rational decision making, human and resource managing. In my profession, all these have enabled me to be one of among the strongest, dedicated and competent employee in providing efficient, effective and quality service at Gondar District. In future working time, I strive to be more competitive and energetic professional employee who can contribute for the success of holistic strategic plan of the bank specifically NPL reduction and enhance collection through prudent project and lease financing modality.

Therefore, when I am given the opportunity on the proposed position, I will have a vital role to facilitate Agricultural projects that will be financed by assessing its viability from different project aspects. Providing quality service with prudent lending on viable projects is the bases for its perspective performance specifically DBE vision which help to achieve Ethiopia's economic transformation by 2030. In coinciding with my qualification, among others the basic duties and responsibilities of applied position expected to be:

- Plan, organize, coordinates, directs and control the overall activities of the Division.
- Receives and assign due diligence reports and other related documents to appraisal teams
- Follows-up and monitor the progress of the assignments given to the teams;
- Reviews draft appraisal reports to verify in compliance with credit policy and procedure
- After ensured incorporate comments, finalize and present analysis report, findings, recommendations
- Ensure the timely implementation of audit and risk related findings
- Identifies skill and knowledge gap of the team members

Lastly, having examined duties and responsibilities of the position in depth besides loan policy, procedure, core value, mission, vision and reform of the bank, I am pleased applying on it that can realize my work aspiration.

I look forward to hear from you regarding the next step!

Sincerely, Sig.....Simeneh Admas.
Senior Appraisal officer (A/Appraisal Team Manager, Gondar District)