
IFA ABDISSA HORATA

Addis Ababa, Ethiopia

- +2519131444020/
+251 917296895
- ifaabdi@gmail.com

WORK EXPERIENCE

Gadaa Bank, Addis Ababa, Ethiopia

Director, DIGITAL BANKING

2022 - PRESENT

- I am responsible for developing and implementing a strategic vision for how the bank's Business Banking and Wealth Management clients are served digitally. This includes creating and maintaining a roadmap, product internal education and communication plan, and performance metrics for the Bank's digital and online channels. Additionally, I will ensure the high availability and scalability of the related systems by developing and managing the architecture and technical direction.

Oromia Bank, Addis Ababa, Ethiopia

Manager-INTERNET, MOBILE AND AGENT BANKING DIVISION

August 2021 – 2022

Manager- MOBILE AND AGENT BANKING DIVISION

September 2020-August 2021

Principal Mobile Agent

Oct,2019 - August 2020

Senior Mobile and Agent Banking Officer

June, 2017 - Oct, 2019

Senior Electronic Banking Officer

Feb, 2015 - June, 2016

Senior Accountant

Feb 2015 - June 2016

Senior Branch Operation Officer

Sep 2014 - Feb 2015

Resident Auditor

June 2014 - August 2014

Branch Controller

Oct 2013 - May 2014

Customer Service Officer,

Oct 2012 - Oct 2013

Awash Bank, Addis Ababa, Ethiopia

Teller I

July 2012 - Oct 2012

Teller

April 2011 - June 2012

EDUCATION

Lead Star University, Ethiopia.

2018, MBA

Bahir Dar University, Ethiopia.

2009, BA, Management

Tufts University

2017, Certificate, Digital Money, the Fletcher School of Law and Diplomacy

American College of technology

2022 present , MSc. Computer Science

TRAINING

- TOT training from Mark Evans from Dec 07 to 9, 2020
- Ultimate consultancy service, Enterprise IT governance_ COBIT Foundation from Nov11 to 13,2020
- Seamless Payments East Africa 2017, Nairobi, Kenya.
- Supervisory Management, 2018, OIB, Addis Ababa, Ethiopia.
- Core Drivers of a Commercially Visible Agency Banking/ DFS Operation and Operationalizing DFS in Rural Market, 2017, OIB, Addis Ababa, Ethiopia.
- Driving Customer uptake and Volume in DFS, 2018, OIB, Addis Ababa, Ethiopia.
- TOT on Manual Preparation, 2018, OIB, Addis Ababa Ethiopia.
- Seminar on Domestic Banking Operation, 2011, AIB, Addis Ababa Ethiopia.
- Online training on Digital transformation by Simplier

PROFESSIONAL SKILLS

-
- Evidence of strong leadership, presentation skills, and communication skills at a high level (executive and board)
 - Prioritize customer needs and develop/manage product features that enhance the digital banking experience and encourage customer engagement
 - People management experience, including managing managers
 - Experience developing a roadmap and communicating a vision for new products and services
 - Experience working in financial services industry or banking
 - Re-prioritizes requests when there is contention from requestors by analyzing business impact (financial / regulatory, etc)
 - Experience developing policies and procedures to ensure compliance with established standards and regulations

Skills: teamwork skills, good communication skills, basic computer skills, the skill of working under pressure independently, and good decision-making skills.

Competencies: Integrity, respect, commitment to a given mission, patience acquired through experience, shouldering multiple duties independently, meeting deadlines under pressure, proactive problem solving, accountability and responsibility, believing in ethics and professionalism, contributing to team success and courage.

LANGUAGE

English Fluent

Amharic Fluent

Afan Oromo Native

REFERENCES

Fathi Haji, Vice president Information Technology at Gadaa Bank, Mobile number -----0911604997-----Email----fhaji70@yahoo.com

Geleta Bekuma, Vice President of Information Technology at OIB, Mobile number---0911807060-----Email-----gelmoor@yahoo.com

APPLICATION LETTER

At the very outset, I would like to introduce myself as a positive and hardworking individual, eager to explore new horizons. My educational background includes an MBA (specializing in Leadership) from Lead Star University, a BA in Management from Bahirdar University, and a Certificate in Digital Money from the Fletcher School of Law and Diplomacy, Tufts University.

I possess a unique set of skills and qualifications that make me an ideal candidate for this position. My 13 years of work experience, including my role as Manager of Internet and Mobile at Oromia International Bank since October 23, 2012, demonstrate my aptitude for this job and my current Role as Director of Digital Banking At Gadaa Bank. My qualifications and experience provide me with the necessary competencies to successfully contribute to this organization.

I am confident I can be an asset to the team and am ready to face the practical areas to develop my skill set further and make a significant contribution.

Supporting Documents



Ref.No: GB/CEO/255/22

Date: July 21, 2022

Obbo Ifa Abdissa Horata

Finfinne

Re: Employment Letter

After thorough review of your application and CV followed by interview, the management of Gadaa Bank has decided to recruit you in the capacity of **Director, Digital Banking Department (Job Grade 17)**. **Congratulations!** Gadaa Bank is envisioning "To Be a Bank that Ignite Inspiration and Committed to Fulfill Your Dream". It is an opportune phenomenon for you to join us at this critical junction to ground the bank on strong basis. We hope that leveraging your accumulated and rich experience in the procurement function, you will exceed expectation of the management gearing towards mission and vision of the bank.

In commiserating with your roles, you will be entitled to the following salary and benefits effective on **July 21, 2022**.

- Monthly Basic Salary of ETB 85,705(Eighty five thousand seven hundred five)
- Monthly Transport Allowance of 230 fuel liter with car
- Monthly Representative Allowance of ETB 3000 (Three Thousand) and
- Monthly Mobile Allowance of ETB 500 (Five hundred)

In a bid to facilitate your duties and responsibilities, Job Description of your job position is enclosed to this letter for reference and your formal undertaking to meet expectations.

New Generation's Bank!

Best Regards



Wolde Bulto

Chief Executive Officer

CC:-

- Director, Human Capital Management Department
- Manager, Accounting and Fund Management Division.

Gadaa Bank

Encl.: Job Description



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+2511 44 33 52 72



info@gadaabank.com



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Oromia Tower ,2nd floor

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Human Resources Operations Directorate

Direct line: + 25115572061

DATE: February 01, 2023

REF: OB/HRO/0448/23

Certificate of Service

This is to certify that Mr. Ifa Abdissa Horata was an employee of Oromia Bank from October 23, 2012 to September 22, 2022 in the following capacities.

- From October 23, 2012 – October 13, 2013 in the capacity of Customer Service Officer,
- From October 14, 2013 – May 31, 2014 in the capacity of Branch Controller,
- From June 01, 2014 – August 31, 2014 in the capacity of Resident Auditor I,
- From September 01, 2014 – February 25, 2015 in the capacity of Senior Branch Operations Officer,
- From February 26, 2015 – June 21, 2016 in the capacity of Senior Accountant(As Mobile and Agent Banking Solution Implementation Project Team member),
- From June 22, 2016 – May 31, 2017 in the capacity of Senior Electronic Banking Officer,
- From June 01, 2017 – October 21, 2019 in the capacity of Senior Mobile and Agent Banking Officer,
- From October 22, 2019 – August 30, 2021 in the capacity of Principal Mobile and Agent Banking Officer,
- From August 31, 2021 – January 25, 2022 in the capacity of Manager, Mobile and Agent Banking Division,
- From January 26, 2022– September 22, 2022 in the capacity of Manager, Internet, Mobile and Agent Banking Division.

Lastly, he was earning a monthly basic salary of Birr 53,260.00 (Fifty Three Thousand Two Hundred Sixty Birr). The necessary income tax and pension contribution had been regularly collected from his salary and duly paid to the concerned Government Office.

His service with the Bank was terminated as of September 23, 2022 on his own accord.

We wish him all the best in his future endeavors.

Best Regards,

Alazar Hunde
Manager - Total Rewards
Division



Africa Avenue, Bole Road, OB Headquarters.

P.O.Box: 27530/1000, Addis Ababa, Ethiopia

Tel: + 251 11 557 2001 Fax: + 251 11 557 2000

E-Mail: info@oromiabank.com SWIFT CODE: ORIRETAA



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Awash International Bank s.c (AIB)

✉ 12638
Addis Ababa
Ethiopia

☎ PBX: 251-11-557 0000/07-32
251-11 557-0065

፩.፪/ Fax 251-11 557 0126
e-mail: awash.bank@ethionet.et
www.awash-international-bank.com

SWIFT AWINETAA

AIB/ADMN/5102/2012

October 20, 2012

Certificate of Service

This is to certify that Ato Ifa Abdissa Horata had been in the service of Awash International Bank S.C. from January 24, 2011 to October 20, 2012.

During his stay with the Bank, he had been working on the following job positions:

- From July 1, 2012 to October 20, 2012 as Teller I,
- From April 24, 2011 to June 30, 2012 as Teller,
- From January 24, 2011 to April 23, 2011 as Trainee Teller.

Lastly, Ato Ifa Abdissa was earning a gross monthly salary of Birr 3,769.- (three thousand seven hundred sixty nine) and income tax has been collected from his salary and duly paid to the concerned Government Office.

His employment contract with the Bank was terminated effective October 21, 2012 upon his own request.

We wish him all the best in his future endeavors.

Yours Sincerely,

JAY
Ali Ahmed

Manager - Personnel Division



Leadstar College of Management and Leadership



የኢትዮ-ርድብ: የመጀመሪያ እና ሌሎች አገልግሎት አስተዳደር ነው፡፡

የኢትዮ-ርድብ: የአዲስ ቢሮክ ትምህር፡፡ የንግድ፡፡ የንግድ፡፡
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በመጀመሪያ ሰነድ፡፡ ተኩባና ትምህር፡፡ መርማዎች፡፡

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ለፋይ አገልግሎት ማረጋገጫ የሚከተሉ የፋይ

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The Senate of Leadstar College of Management and Leadership by virtue of the power vested on it by the Federal Ministry of Education in Cross Boarder collaboration with Ashland University for Curriculum and Content here by grants to:

Ifa Abdissa Horata



Master of Business Administration

With all honors, privileges and obligations pertaining thereto and in witness thereof has authorized the issuance of this diploma duly signed and sealed. Issued in Addis Ababa on this One day of the month of September in the year two thousand eighteen.


Ifa Abdissa Horata

Leadstar College of Management and Leadership
President

Office of the Registrar

P.O. Box 1097150

South Africa, Ethiopia

Degree Awarded: MASTERS OF BUSINESS ADMINISTRATION

Date Awarded: September 01, 2018

LEADSTAR COLLEGE OF MANAGEMENT & LEADERSHIP
STUDENTS ACADEMIC RECORD

ID No: DEGGrdBM12408

Sex: M

Birth Date: Mar 17, 1997

Medium of Instruction: ENGLISH

Admission Classification: Distance

Year Admitted: 2016

Full Name: **IFA ABDISSA HORAIA**
Admitted to: Faculty of Business and Leadership

Source of Academic Content: Ashland University, USA

Institution of Academic Delivery: Leadstar College, Ethiopia

Concentration Area: Leadership

| Academic Year: 2009 Year: I Semester: I | | | |
|---|--|-------|-------|
| Course No | Course Title | Cr/Hr | Grade |
| MBAC 504 | Business Research Methods and Statistics | 3 | A+ |
| MBAC 504 | Organizational Design, Development and Change Management | 3 | A |
| | Total | 6 | 24 |
| Semester GPA: | | 4.00 | |

| Academic Year: 2009 Year: I Semester: II | | | |
|--|-----------------------|-------|-------|
| Course No | Course Title | Cr/Hr | Grade |
| MBAC 511 | Managerial Accounting | 3 | B+ |
| MBAC 503 | Operations Management | 3 | A |
| | Total | 6 | 21.99 |
| Semester GPA: | | 3.67 | |
| Cumulative GPA: | | 3.83 | |

| Academic Year: 2009 Year: I Semester: III | | | |
|---|----------------------|-------|-------|
| Course No | Course Title | Cr/Hr | Grade |
| MBAC 505 | Financial Management | 3 | B |
| MBAC 507 | Marketing Management | 3 | A- |
| | Total | 6 | 20.01 |
| Semester GPA: | | 3.34 | |
| Cumulative GPA: | | 3.67 | |

| Academic Year: 2010 Year: II Semester: I | | | |
|--|----------------------------|-------|-------|
| Course No | Course Title | Cr/Hr | Grade |
| MBAES 637 | Fundamentals of Leadership | 3 | A |
| MBAC 603 | MBA Seminars | 3 | P |
| MBA 611 | Quality Management | 3 | A |
| | Total | 6 | 24 |
| Semester GPA: | | 4.00 | |
| Cumulative GPA: | | 3.80 | |

Grading System: A=Excellent, B=Good, C=Satisfactory, D=Inadequate, F=Failing, I=Incomplete, P=Course Passed, W=Withdrawn, Grade Points: A=4, A-=4, A=3.67, B+=3.33, B=3.00, B-=2.67, C+=2.33, C=2.00, C-=1.67, D+=1.33, D=1.00, D-=0.67, F=0.00

NB: One class hour or 2-3 laboratory hours per week for 16 weeks = One credit hour. One Class Hour = 1 hour.
THIS TRANSCRIPT IS OFFICIAL ONLY WHEN SIGNED AND SEALED BY THE REGISTRAR

DATE OF ISSUE:

June 27, 2018

REGISTRAR

*Leadstar College Of Management & Leadership
Student Copy*

[Handwritten Signature]



Kolleejji Afrikaa Yuuniyanii

Mandii

Africa Union College

Mendi

Tel. (057) 776-12-72
(091) 133-87-14

P.o. Box

Ignacio Mas
Executive Director

Lakk.
Ref.No:
Guyyaa
Date

591KAY/200
04/04/2002

DEPARTMENT OF COMPUTER SCIENCES
TO WHOM IT MAY CONCERN

I am writing this letter of recommendation in response to Mr. Ifa Abdissa's request to confirm that he has been working in our College as a Student Dean & Full-time instructor of TVE program/departments from the Nansé 2000-2002 E.C.

During his stay in our college, the aforesaid person was observed to be very cooperative, diligent and also helpful; and has strong qualities that enable him to work in a team setting. Due to these qualities he was appreciated by his students and his colleagues. The college has benefited a lot by having him.

I wish him success in his future endeavors.

Ifa Abdissa

is a Peer of the Digital
Frontiers Institute
having successfully completed the
certificate course in
Digital Money



With regards;

Girma Bahiru
College Dean

Dawit Porteur
Porteur

BAHIR DAR UNIVERSITY

TEMPORARY CERTIFICATE OF GRADUATION

This is to certify that

Ifa Abdissa Horata

Graduated from Bahir Dar University with
B.A in Management Minor Accounting

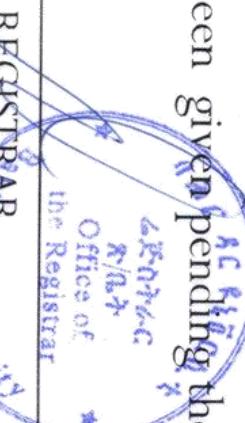
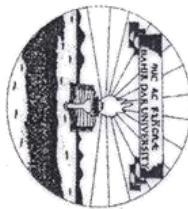
on

03 JUL 2008

This certificate of graduation has been given pending the printing and issuance
of the actual diploma.

Office of
the Registrar

REGISTRAR





BAANKII GADAA W.A
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GADAA BANK S.C.

To: - Obbo Yirgalem Teshome - Project Manager, Obbo Milky Tenkolu-Member
Obbo Ifa Abdissa – Project Coordinator, Obbo Lemi Dirirsa-Member
Obbo Gudeta Gelana - Business Team Leader, Obbo Abduljebar Kedir-Member
Obbo Fedhesa Woreti-Member, Obbo Kadi Abie-Member
Obbo Robera Wakgari-Member, Addee Tenaye Akililu-Member

From: - Chief Executive Officer

Date: - October 13, 2022

Subject: Communicating Establishment Core Team for CBS Project Implementation

Gadaa Bank is diligently working to implement Temenos Core Banking Solution. In line with this, a team has to be established for implementation of the envisaged project from technical and business functions. This is, therefore, to inform you that you are assigned as a team member for the CBS Implementation Project.

Pursuant to establishment of the envisaged project team, **Obbo Yirgalem Teshome** is assigned as **Project Manager**, **Obbo Ifa Abdissa** as **Project Coordinator**, and **Obbo Gudeta Gelana** as **Business Team Leader**.

The Project Manager, Project Coordinator and Team Leader are hereby authorized to coordinate; follow-up issues and modules agreed upon and assist this specific work of assignment. You are kindly requested to timely and consistently communicate any observed deviations from original schedule or deliverable agreements so as to draw and take appropriate actions.

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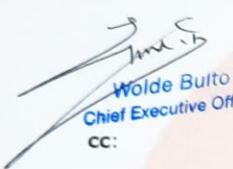




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GADAA BANK S.C.

I am so confident that all team members will fully cooperate with **Obbo Yirgalem Teshome**, **Obbo Ifa Abdisa** and **Obbo Gudeta Gelana** to successfully complete the project within the agreed schedule, scope and budget.

Best Regards,


Wolde Bulto
Chief Executive Officer
CC:



- **Chief IT Officer**
- **Executive Director, Customer Experience**
- **Director, Procurement and Facility Management Department,**
- **Director, Human Capital Management Department**

Gadaa Bank



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Oromia Bank
Baankii Oromiyaa ከፍተኛ ዘንብ

የወ-ክፍ ለው-ክፍ ማኅታዎች
Inter – Office
Communication

Chief Executive Officer
Direct Line: + 251 15 572001

August 10, 2022

To: Obbo Ifa Abdissa

Subject: Assignment

It is to be recalled that we have entered into an agreement with CR2 and Moneta Technologies for the implementation of OMNI Channel Solution with value-added services that will transform our Digital Banking Services to the next level.

To this end, you are assigned as a **Team Leader - Operation** effective immediately on top of your current roles and responsibility.

This assignment emanates from the confidence and trust that the Bank has in you to perform such sensitive and special assignment.

Best Regards,

Teferi Mekonnen
Chief Executive Officer

CC:

- CO – ITIS





American College of Technology

Office of the Registrar
Semester Grade Report

Page 1 of 1

Division : Regular

Department : Computer Science

Program : Masters

Full Name : Ifa Abdissa Horata

ID No : RMCS-017-22A

Entry Year : 2022 A
Academic Year : 2022/2023

Year : 1

Sem. : 1

Group : RMCS22A

| No | Course Id | Course Title | Cr. Hr. | Grade | Gr Pt | Remark |
|---|-----------|---------------------------------------|---------|---------|-----------|---------|
| 1 | MSCS501 | Modern Programming Practices | 3 | A | 12.00 | |
| 2 | MSCS511 | Research Methods For Computer Science | 2 | B | 6.00 | |
| 3 | MSCS531 | Distributed systems | 3 | B | 9.00 | |
| 4 | MSCS541 | Software Engineering | 3 | A- | 11.25 | |
| Academic Status : Promoted With Distinction | | | | Cr. Hr. | Grade Pt. | Average |
| Date : February 2023 | | | | - | - | - |
| Department Head : <i>[Signature]</i> | | Previous Total | 11 | 38.25 | 3.48 | |
| Registrar : <i>[Signature]</i> | | Semester Total | 11 | 38.25 | 3.48 | |
| | | CGPA | 11 | 38.25 | 3.48 | |

The Grade Report is Official Only When Signed & Sealed by the Registrar.





Declaration of Completion

Ifa Abdissa

has successfully completed the online course:

Digital Transformation

This professional has demonstrated initiative and a commitment to deepening their skills and advancing their career. Well done!

01st Dec 2022



Krishna Kumar
CEO