Abenet.368747@2freemail.com

I am a man with an innovative thinking, dynamic and highly energetic business consultant with a proven ability to identify and capitalize on business opportunities. Previously, I achieved rapid progression in major projects from the planning stage through to implementation and completion. Furthermore, I am self-motivated as well as goal driven individual, comfortable in handling key accounts whilst exceeding service expectations. Have been possessed an outstanding track record of understanding, defining and shaping customers' needs. Pro-active and having a proven ability to improve processes and people by promoting best practice procedures.

**EDUCATION AND TRAINING**: **MSc Degree**  (Pending)

 Haramaya University, in the fields of Agricultural Economics &

 Rural Development. I have completed the course works and only left

 with thesis research to become honour of MSc degree.

In addition, I am skilled and all rounded banking service provider having best performance at managerial level as well as operational staff levels for the last 16 years. Presently looking for an appropriate business consultant, marketing expert, Banking services specialist, business development jobs, etc, opening with a company that is forward thinking and ambitious.

 **BSC Degree (BuEd) in Marketing & Sales Management (2007)**

Addis Ababa University. Addis Ababa, Ethiopia

 **Diploma in Banking & Finance(2000)**

Mekelle University, Business College , Mekelle, Ethiopia

**Training Certificates :**

* Domestic Banking & Customer Service

(Wegagen Bank S.C)

* Credit Risk Management

(NIB International Bank S.C)

* Legal Issues in the Banking Services

(NIB International Bank S.C)

* Credit Analysis & Risk Management

(NIB International Bank S.C)

* Employees Performance Management

(NIB International Bank S.C)

* Leadership Skill& Time Management

(Zion Corporate Management Consultancy PLC)

* Customer Service & Human Resource Management

(Shalom Training & Management Institute S.C)

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| WORK EXPERIENCE |  |

**Current Career History**

**With Consulting Firm**

Duration : June 1, 2015 to Present

Company Name : BIMAS Consulting Services PLC

 Address : Addis Ababa, Ethiopia

Business /sector : Service (Business & Investment Consulting)

Job Position/Title: **Director, Marketing & Business Development Dep’t**

Duties & Responsibilities:

* Consulting on Identifying, developing and directing the implementation of business strategies.
* Cultivating the company’s reputation in the market and with customers.
* Consulting on the planning & organizing of company for better achievements,
* Company formation and Re-structuring.
* Developing business plans and preparing comprehensive business study reports
* Improving margins and maintaining a high quality service to clients.
* Reviewing, refining and developing the business strategies and direction of the client business.
* Bankable business proposal preparation as per clients demand.
* Project feasibility study, Market survey, and Financial Analysis preparation
* Company profile and Business expansion plan preparation, and etc.

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| Career History With NIB International Bank S.CJob Position/Title Branch ManagerDuration JUNE 17,2009 to May 31,2015 Company Name NIB International Bank S.C.  Address Addis Ababa, EthiopiaBusiness /sector Private/BankDuties &Responsibilities* Managing overall operational activities of the branch, including the Leading responsibility of finance professionals and other about 25-30 branch staffs;
* Preparing branch’s budget report of Financial, Capital expenditure and Manpower Planning for more than five (5) budget years;
* Directing and Implementing activities towards targeted goal in general and branch’s operational plan target in specific;
* Undertaking the monitoring and evaluation activities over the proper implementation of the overall plan process;
* Coordination and supervision over subordinates and their activities;
* Looking after the short term and long term funding requirements of business clients and individual customers.
* Advising clients on mortgages and raising loans.
* Contributing towards policy making
* Providing advice on investments.
* Maintaining a professional image at all times.
* Working closely with small and medium sized businesses.
* Managing and monitoring the performance of bank branch employees.
* Putting into effect new procedures and policies passed down from Head Office.
* Handling customer queries face to face, over the phone or via correspondence.
* Marketing new financial products or services.
* Analyzing financial reports.
* Advising companies on how to effectively use their money to grow their business.
* Representing the bank within the local community.
* Participating on management meeting in developing new marketing programs to increase the deposits and services offered by the bank.
* Handled customer complaints, discrepancies in accounts and shortages
* Preparing periodic reports that regarding financial and operational achievements for top management deliberation.
* Undertaking for overall responsibility of branch’s profit and loss.
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| Job Position/TitleDurationCompany Name AddressBusiness /sectorDuties & Responsibilities | D/Branch Manager/Officer In chargeMay 20,2008 – June 17,2009NIB International Bank S.C. [Addis Ababa, EthiopiaPrivate/Bank* In charge of the financial operations and employees of the bank. Managing and leading bank staff to deliver exceptional customer service in a branch.
* Working hard to bring in new customers and boost the bank's profits through the process including:-
* Undertaking the monitoring and evaluation activities over the proper implementation of the overall plan process;
* communicating and working effectively in a team
* resolving and solving problems and challenges
* working under pressure and meeting demanding deadlines
* dealing with customers - internal and external;
* Identifying the needs of customers and then working hard to meet or even exceed them.
* Working hard to market and sell the banks products like foreign transaction services, loans, deposits, remittances, etc.
* Monitoring customer accounts.
* Maintaining all quality and procedural standards within the branch.
* Keeping an eye on competitor activity.
* Managing the day to day running of the branch.
* Implementing policies that build trust between the bank and its customers.
* Managing and monitoring the performance of bank employees.
* Putting into effect new procedures and policies passed down from Head Office.
* Handling customer queries face to face, over the phone or via correspondence.
* Marketing new financial products or services.
* Analyzing financial reports.
* Advising companies on how to effectively use their money to grow their business.
* Presenting information clearly to customers, work colleagues and third parties.
* Representing the bank within the local community.
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| *Career History With Wegagen Bank S.C***Job Position/Title**DurationCompany NameAddressBusiness /sectorDuties & Responsibilities**Job Position/Title**DurationCompany Name AddressBusiness /sectorDuties & ResponsibilitiesJob Positions/TitlesDuration Company Name AddressBusiness /sectorDuties & Responsibilities**OTHER PART-TIME DUITIES UNDERTAKEN** Job Position/Title ……… Duration Company Name **Addr**ess Business /sector  | International Banking Officer (IBD)October 02, 2007 – May 9,2008Wegagen Bank S.C. Addis Ababa, EthiopiaPrivate/ Bank* Ensure that documentation is done relating to import and export of any goods.
* Managing the financial procedure as per bank’s policies.
* Monitor the activities relating to import and export queries of customers;
* Understanding and follow the import export policies.
* Responsible to recheck the documentation related to import and export.
* Prepares and forwards necessary document relating to foreign trades to accounts section;
* Dealing with export letter of credits in accordance with National Bank’s directives;
* Preparing import letter of credit and forward to foreign banks as per customers’ requests;
* Keep track of documents and prepare necessary reports.
* Managing Trade Finance Loans (Advance Facilities), daily books updating .
* Handling International Payments/Receipts as per UCP/URR.
* Closely working in line with the government notifications, Customs Rules and regulation.

**Accountant**May 19,2005 – October 01,2007Wegagen Bank S.C. Addis Ababa, Ethiopia Private/ Bank* Managing & processing of revenues & expenses by maintaining and coordinating the implementation of  accounting procedures & resolve accounting discrepancies
* Credit control and collection of accounts payables and receivables;
* Financial & compliance reporting including auditing report replies;
* Prepare financial statements of the branch
* Preparing tax reports related to employees salary for respective government organ on
* Employees Salary packaging and payroll management
* Timely closing of accounts by ensuring compliance with internal procedures;
* Processing business transactions including reconciliation of customers’ accounts
* Liaising with internal and external auditors in completing audits;
* Generate regular reports and summaries of accounting activities.

**CSO** (**Personal Banker/ Teller/ Domestic banking officer/ Journal Keeper)**November 20, 2000 - May 18, 2005Wegagen Bank S.C.Addis Ababa, EthiopiaBusiness /sector - Bank* Manage branch’s accounting and reporting functions payroll processing for employees.
* Handled diversified Accounts Payable and Receivable and control procedures
* Controlling over branches’ account reconciliation,
* Follow through on timely and accurate month-end closings and financial reportings
* Negotiate and enforce collections to expedite the clearance on delinquent accounts.
* Responsible for customer transactions, handling the financial aspects such as payroll, cash flow, receivables, and accounts payable of customers;.
* Prepares bank branch’s financial reports and other Account functions for management decision making;
* Responsible for balancing electronic fund transfer fund locally;
* Recording and posting of adjusted and corrected entries.
* Work with auditors for year-end audit works.
* Managing and maintaining all pertinent accounting records of the branch;
* Reviewing, sorting, filing documents related to branches monthly reports.
* Developing inventory lists of documents in compliance with control procedures.
* Preparing and providing compiled reports required by top management
* Creating and analyzing management information and reports.
* Processing customer deposits, withdrawals, and payments.
* Dealing tactfully and efficiently with demanding customers
* Reporting any suspicious customer activity to bank managers.
* Addressing customers by name with a smile and direct eye contact.
* Accurately receiving, counting and distributing cash.
* Opening new customer accounts.
* Providing clients with protection, borrowing, investment and deposit products;
* Contributing to the implementation of centre marketing strategies
* Assisting customers in opening and maintaining their deposit accounts

**As an Independent Consultant** August 1,2015 to Present **Various Companies** Addis Ababa/Ethiopia Different sectors |

**Some Assignments Undertaken**  - PVC Pipes manufacturing Plant Market Study

 - Guest House and Mixed Use Building Feasibility Study

 - Bottled water manufacturing Plant Feasibility Study

 - General trading company Business Plan

 - Furniture Factory Project Study

 - Market Study on Construction Machinery Rental for “ADO- Constr. Plc.”

 - Company Profile Preparation for “BIMAS Consulting P.L.C”

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| **ADDITIONAL SKILL** |  |

* Honor of 3rd Grade Driving License
* Basic knowledge of computer application soft wares
* *MS- Word*
* *MS- Excel*
* *MS- Access*
* *Banking Software*
* *Peachtree Accounting*
* Good knowledge of business environment, governing regulations, corporate policies & Procedures
* Good knowledge of project & Credit analysis, International Banking Practices and cash management
* Good public relations skill
* Good marketing skill with having appropriate knowledge of marketing concepts
* Good Leadership and Business management skill

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| **LANGUAGE** |  |

* Amharic => Excellent in Speaking, Reading and writing
* English => Excellent in Speaking, Reading and writing
* Oromigna => Excellent in Speaking, Reading and writing