

DAGIM MULATU WODAJO

Investment, Finance, and Strategy Specialist

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SUMMARY

An investment, finance, project, and management professional with over 23 years of experience in bank credit financing, investment advisory, investment facilitation, development finance, cooperative management, financial management, business plan development and advisory, strategic planning, project design and implementation, and risk management. I have experience in both the public and private sectors. I am quick to learn, adaptive, and change-oriented, with excellent interpersonal skills.

PROFESSIONAL EXPERIENCE

Capital Mobilization/Investment Manager

USAID CATALYZE Market Systems for Growth (MS4G) Activity

July 2021 - March 2025

The primary goal of USAID CATALYZE MS4G was to mobilize USD 277 billion in private capital through a blended finance approach. MS4G catalyzes private sector growth by improving access to finance and facilitating transactions through targeted interventions across market systems; demand, supply, and enabling environment.

My achievements so far

- By leveraging strategic partnerships in the financial sector, I have engaged private capital partners in blended finance initiatives to provide creative financing solutions (such as non-collateral-based financing and movable asset financing) for enterprise growth in the agriculture/food systems, WASH, and digital finance space..
- I designed and implemented interventions that improve the risk-return profiles of businesses, enhancing their ability to access investment.
- I have developed and executed a pipeline of investor-grade deals in target sectors.
- I assess and pursue market-based approaches to address systemic issues and support the implementation of various mechanisms that could further unlock private capital for Ethiopian businesses.
- I backstopped the private sector in capital mobilization and investment facilitation to ensure the success of project implementation. This role requires extensive relationship management with partners.

- I co-designed and implemented our buy-in's innovative debt restructuring activity, which aims to provide value chain actors in the food security sector with opportunities to weather economic shocks and increase their resilience. This process involved tailoring strategies to the Ethiopian context, conducting extensive due diligence, leveraging networks, and onboarding partners to ensure the sustainability of impact. Through this flagship project I designed, more than 16,000 smallholder farmers and SMEs were provided with much-needed debt relief.

As a member of the capital mobilization team and later as the lead, I supported the implementation of a cost-effective, results-based approach to mobilize private capital for Ethiopian businesses by engaging with local banks and MFIS (more than 15), foreign lenders, and transaction advisors. **Through our efforts, the team has successfully mobilized over USD 190 million in debt and equity financing up until the project closure.**

Investment Consultant

Cordaid Investment Management

September 2017 - January 2020

- Supervised the facilitation of investments in small and medium-sized enterprises (SMEs) in Ethiopia, overseeing the entire process from deal initiation to closure.
- Provided pre- and post-investment technical assistance (TA) to investees, ensuring they received the support needed for successful implementation.
- Contributed to an investment fund designed to create financing opportunities for SMEs that are typically underserved by conventional financial systems.
- Focused on generating "good jobs" for youth and women while maintaining high Environmental, Social, and Governance (ESG) standards throughout the investment process.

Freelance Consultant

July 2015 - August 2017

- Consulted on various projects focused on organizational restructuring, developing project feasibility studies, and conducting organizational diagnostics.
- Provided restructuring and related consulting services on bank financing, including external financing deals.

General Manager

AAU saving and Credit

December 2013 - July 2015

- Supervised the overall operations of the society, managing a team of over 107 individuals.
- Led the implementation of a core automation project aimed at enhancing operational efficiency.
- Advised the organization on business diversification and development strategies to expand its service offerings.
- Facilitated investments in the society, which had more than 3,900 members, with total capital exceeding Birr 110 million and assets over Birr 15 million.
- Oversaw various business lines, including catering and distribution, while ensuring effective saving and credit activities.

Major Achievements:

- Conducted organizational restructuring and developed over five operational manuals, successfully launching the automation project.
- Developed a multi-faceted investment/business development project, serving as the project leader and a member of the project management committee.
- Increased total savings of the association from Birr 67 million to Birr 107 million during my tenure.
- Expanded the single borrower limit from Birr 120,000 to Birr 200,000.
- Grew membership from 3,942 to 4,768 members.

General Manager

Sami Mobile PLC

July 2011- January 2013

The company represented one of the leading technology firms, Samsung, and I was responsible for the overall coordination and supervision of day-to-day activities, operating with a high degree of autonomy. My role also involved maintaining healthy and mutually beneficial relationships with our foreign partners.

In addition, I designed and implemented the company's strategic plan, workflow procedures, and operational manuals.

Freelance Consultant

March 2010 - June 2011

Consulted and advised companies on new business start-ups and on design and implementation of several projects and bids.

Manager - Credit Department

Zemen Bank S.C.

November 2007 - February 2010

Played a key role in the establishment of Zemen Bank S.C., developing various essential documents required by the National Bank of Ethiopia, aligned with the bank's vision. Key documents included:

- Feasibility study for the establishment of the bank
- Human Resource and Administration Manual
- Credit Policy (including new credit products)
- Credit Procedure Manual
- Credit Risk Rating and Loan Pricing Manual
- Procurement Manual
- Domestic Banking Manual
- Loan ID Development
- Provident Fund Management Manual
- Development of business process flows and job descriptions

Led a team that successfully negotiated a USD 6 million guarantee agreement with KfW (a German-based financial institution represented locally by First Consult PLC) to enable the bank to advance loans to microfinance institutions.

Senior Credit Analyst

Awash International Bank S.C

July 2005 - November 2007

- Processed and analyzed loan requests, managing all loans granted under the USAID Development Credit Authority (DCA) Guarantee Program, which provides guarantees to partially secure loans granted to borrowers in the agriculture sector. Facilitated a total of USD 9 million in loans under this program.
- Advised beneficiaries on how to prepare basic business plans and provided financial literacy consultations to clients, ensuring timely repayment of loans.
- Played an integral role in a team that secured USD 5 million from the Packard and Lucile Foundation to advance loans to microfinance institutions.

Multiple Positions

Commercial Bank of Ethiopia

August 1999 - June 2005

- Worked at different positions ranging from management trainee to loan officer.

EDUCATIONAL BACKGROUND

Executive MBA (EMBA) from Addis Ababa University in July 2014. My thesis was titled “Ethiopia’s WTO accession and the potential impact on the banking industry”

B.A degree in Accounting from Addis Ababa University, August 1999

OTHER CREDENTIALS

- Completed the Emotional Capital Report (ECR 360) personal leadership development coaching conducted by Roch Martin.
- Received a certificate for participating in all banking application courses at the Commercial Bank of Ethiopia from August 1999 to July 2000 under the Management Trainee Program.
- Obtained a certificate of participation in the “Risk Management and Classification” course conducted by the Bank of Scotland.
- Earned a certificate of participation in the “Agricultural Lending and Risk Management” course conducted by the Ethiopian Bankers Association and Virginia State University’s Farmer to Farmer Program.
- Participated in the “Water Works and Geo-Technical Activities” workshop conducted in Thailand, sponsored by TAM Geo-Engineering PLC and SIAM TONE CO. LTD.

SKILLS

Financial Management/Analysis, Financial Modelling, Budgeting, Financial forecasting

Team Leadership

Strategic Planning

HR Management

Communication, Conflict Management, negotiation

Proficient in all Microsoft Office applications

REFERENCES

1. Lauren Rawlings- Country Director- USAID CATALYZE MS4G
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2. Sehul Truesaw - East Africa Regional Director - USAID Africa Trade and Investment Activity, Kenya
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