



አዋሽ ባንክ
AwashBank
 Nurturing Like the River

አዋሽ ዜና መጽሔት
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በዚህ ዕትም

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አዋሽ ባንክ የኤሌክትሮኒክ የግብር ክፍያ እንዲሁም አዳዲስ የሞባይል ባንኪንግ አገልግሎት ለተጠቃሚው ተደራሽ በማድረግ ላይ ይገኛል።

የሞባይል ቢል አገልግሎት ተሻሽሎ ቀርቧል።

የደንበኞቹን የገንዘብ እንቅስቃሴ ለማቀላጠፍ የሚረዱ አዳዲስ አገልግሎቶችን በየጊዜው የሚያቀርበው አዋሽ ባንክ፤ አሁን ደግሞ ደንበኞች ከዕለታዊ ሥራቸው ሳይስተጓጎሉ ባሉበት ቦታ ሆነው ግብራቸውን በወቅቱ የሚከፍሉበት ዘመናዊ የኤሌክትሮኒክ የግብር ክፍያ አማራጭ አገልግሎት በመስጠት ላይ ይገኛል።

የኤሌክትሮኒክ የግብር ክፍያ፤ እጅግ ቀልጣፋና ከገቢዎች ሚኒስትር ጋር በመተባበር የሚከናወን ሲሆን፤ እስካሁን ድረስ በሲፒኦ የሚፈጸሙ የግብር ክፍያዎችን በመተካት እንዲያገለግል ታሰቦ የተዘጋጀና ማንኛውም ግብር ከፋይ ወይም አገልግሎትን ለማግኘት የሚሹ ደንበኞች ያለባቸውን ግብር ከሂሳባቸው ወደ ግብር ሰብሳቢው ቅርንጫፍ መ/ቤት ያለምንም ውጣ ውረድ የባንክ ሂሳብ ማስተላለፍ የሚያስችል ቀላልና ዘመናዊ የአሰራር ሂደት ነው።

በዚህ ዘዴ ደንበኞች በሚያመቻቸው ጊዜ ባቅራቢያቸው ወደሚገኝ የአዋሽ ባንክ ቅርንጫፍ ቀርበው፤ የተዘጋጀውን የአገር ውስጥ ግብር የኤሌክትሮኒክ ክፍያ ማዘዣ ፎርም ሲሞሉ፤ ባንኩ ከሂሳባቸው ክፍያውን ወደ ግብር ሰብሳቢው ቅርንጫፍ መ/ቤት ባንክ ሂሳብ በማስተላለፍ የሚከናወን ሲሆን፤ ደንበኛው የግብር ክፍያ መፈጸሙን የሚያረጋግጥ ማስረጃ በባንኩ ባለሙያ ተፈርሞና ባንኩ ማህተም አርፎበት እንዲደርሰው የሚያደርግ አሠራር ነው።

በተያያዘ ዜና የአዋሽ ባንክ የኤሌክትሮኒክ የባንክ አገልግሎት ለአጠቃቀም እጅግ ቀላልና በማንኛውም ተንቀሳቃሽ ስልክ ***901#** መተግበርያ ላይ በመደወል ብቻ፤ ቀሪ ሂሳብን ማወቅ፤ ገንዘብ ማውጣትና ማስተላለፍ፤ የሂሳብ እንቅስቃሴና የዕለቱን የውጪ ምንዛሪ መከታተል፤ አንዲሁም የልጆች የትምህርት ቤት ፤ የአየር መንገድና የዲኤስ ቲቪ ክፍያን ጨምሮ ሌሎችንም አገልግሎቶችን የደንበኞቹን ውድ ግዜ ባገናዘበ መልኩ ከመስጠቱ ባሻገር በእጅ ስልኮቻችን የሚሰራ የሞባይል ቢል መተግበርያ በማዘጋጀት ለደንበኞቹ ተደራሽ አድርጓል።

የሞባይል ቢል አገልግሎት፤ ደንበኞች በቀላሉ ***901#** በመደወል ከሚቀርብላቸው አማራጮች ውስጥ **በተራ ቁጥር 2** ላይ የሚገኘውን ሞባይል ቢል የሚለውን በመምረጥ፤

- የሞባይል ቅድመ ክፍያ ካርድ መሙላት፤
- ለእጅ ስልክም ሆነ ለመስመርም የድህረ አገልግሎት ክፍያ መፈጸም፤
- የwifi ሂሳብ መሙላት ወይም ድህረ-አገልግሎት ሂሳብ ክፍያ ማቀላጠፍ፤ እንዲሁም
- 3G/4G ኢቪዲዮ ሂሳብ መሙላት ወይም ድህረ-አገልግሎት ሂሳብ ክፍያ ማከናወን የሚያስችል መተግበርያ ነው።

አዋሽ ባንክ በፋሲካ ኤግዚቢሽንና ባዛር ላይ ተሳተፈ።

በአዲስ አበባ ኤግዚቢሽን ማዕከል የተለያዩ በዓላትን ምክንያት በማድረግ በርካታ ሻጭና ሽማቾችን የሚያገናኙ የንግድ ትርዒት እና ባዛር እንደሚከናወኑ ይታወቃል።

ዘንድሮም በሀበሻ ዊክሊ አዘጋጅነት በአዳዲስ ፈጠራዎች የተሞላና በአይነቱ ለየት ያለ እንዲሁም ቁጥራቸው ቀላል የማይባል ጎብኚዎችና ተሳታፊዎች በየቀኑ የታደሙበት የፋሲካ ኤክስፖርት እና ባዛር እ.ኤ.አ ሚያዚያ 05 ቀን 2019 በደማቅ ሁኔታ ተከፍቶ እስከ ሚያዚያ 27 ቀን 2019 ዓ.ም አመሻሽ ድረስ በአዲስ አበባ ኤግዚቢሽን ማዕከል ቆይታ አድርጓል።



በንግድ ትርዒቱ ላይ ደንበኞች የባንኩን አገልግሎት ሲጠቀሙ

በመርሐ-ግብሩ ላይ ባንካችን ከመነሻው ጀምሮ ንቁ ተሳትፎ በማድረግ የአደባባይ ላይ የሽያጭ ትርዒት ያከናወነ ሲሆን ከዚህ ቀደም ለደንበኞቹ እየሰጣቸው የሚገኙትን ሁሉንም ዓይነት አገልግሎቶች ለህብረተሰቡ በአካል ተደራሽ በማድረግ ለማስተዋወቅና አዳዲስ ደንበኞችንና ኤጀንቶችን ለመመልመል ጭምር ምቹ አጋጣሚ መፈጠሩን ለማወቅ ተችሏል።



በንግድ እንቅስቃሴው ላይ ሽማቾች የባንኩን ኤቴ ኤም አገልግሎት ሲጠቀሙ

የአዋሽ ባንክ አፍሪካ ጎዳና ቅርንጫፍ ሥራ አስኪያጅ የሆኑት አቶ ስንታየው ንጉሴ እንደገለጹት ባንኩ ከሽያጭ ትርዒቱ ቀን አንስቶ አካውንት በማስከፈትም ረገድም ሆነ ሌሎች ያከናወነናቸው ዋና ዋና እንቅስቃሴዎች በደንበኞቹ የሚኖረውን ተመራጭነት ከማሳደግም በላይ የሪሶርስ ሞባላይዜሽን እቅድ መሳካት ላይ ከፍተኛ ሚና እንደሚኖረው ጭምር ይኖረዋል።

በሽያጭ ትርዒቱ ላይ ከተለያዩ ቅርንጫፎች የተውጣጡ ቁጥራቸው ከ30 በላይ የሆኑ የባንኩ ሠራተኞች የተሳተፉ ሲሆን ከአገልግሎት አሰጣጥ ጋር ተያይዞ ከገጠማቸው ጥቃቅን የሲስተም መቆራረጥ ችግር በስተቀር በተቀመጠው እቅድ መሰረት ስራቸውን ማከናወናቸውን ለማወቅ ተችሏል።

ባጠቃላይ የዘንድሮ የፋሲካ ኤክስፖርት እና ባዛር ታዳሚውንም ሆነ ጎብኚውን ያስደሰተ ከመሆኑም በላይ የንግድ ትርዒቱ ሥራ የሚዲያ ሽፋን ማግኘት የቻለበት ሂደት መኖሩን ጭምር አዘጋጅቶ ገልጸውልናል።



Awash Bank and Awash Insurance Company S.C Make Preparations to Launch their Silver Jubilee Anniversary

Awash Bank and Awash Insurance Company S.C are preparing to celebrate their silver jubilee anniversary in a one month period from Oct to Nov, 2019 through a series of colorful occasions.

To this end, the Sister Companies have already formed an Ad-hoc Committee empowered to oversee the overall anniversary programs of the event and beneath it different Sub- Committees were also formed to execute specific anniversary activities.

Since their foundation 25 years ago, Awash Bank and Awash Insurance Company S.C. have been the spearheads in the private financial industries of the country and a state of continuous evolution in delivering a reliable banking and insurance services to the nation.

Both companies have recorded successful stories at a breathless pace primed for continuous success in every operational areas and financial gains.

It is believed that the event would help the sister companies to intensify their promotional campaigns for their future market share growth and highlight the past achievements of both companies and more importantly to create more confidence in the hearts of the citizens.

The Silver Jubilee anniversary of the foundation of the sister companies is expected to be concluded in November 2019, in the presence of top Government officials, Shareholders, Board of Directors and Managements of both companies, and invited guests.

Awash Bank and Awash Insurance Company S.C were established in November 1994 as the first private commercial bank and insurance company following the deregulation of financial sector in 1991 and the declaration of market-oriented economic policy.

Ethiopia Is Africa's Fastest-Growing Economy for 2019 (IMF)

Growth has been driven by the service sector and better domestic and foreign investment

According to the latest International Monetary Fund (IMF) Economic Outlook for Africa, Ethiopia's economy is forecasted to grow by 8.5% in 2019. Ethiopia's growth was driven by the service sector and both domestic and foreign investments.

The report indicates that Ethiopia will continue to be the fastest growing economy in sub-Saharan Africa, followed by Rwanda with 7.8% and Senegal with 6.7% growth.

Growth in Sub-Saharan Africa is expected to be 3.1% in 2018, up by 0.4% from last year.

The International Monetary Fund has praised Ethiopia's remarkable progress over more than a decade, which has led to a significant reduction in poverty and improved living standards for many Ethiopians.

The country's large infrastructure investments are beginning to bear fruit and the provision of public services such as education and health



has increased dramatically. As a result, the population has enjoyed important welfare gains, the report said.

Growth the number of maternal deaths per 100,000 live births fell radically from 1,080 in 1995 to 353 in 2015 and the proportion of people living in poverty fell from over 45% in 1995 to around 23% in 2015.

In 2017-18, Ethiopia's economic growth dipped to 7.7% due to reduced government public expenditure aimed at tackling the growing current account deficit and indebtedness. Political uncertainty and severe foreign exchange shortages also dampened growth.

Analysis carried out jointly by IMF staff and UN Women finds that the government's agenda of promoting gender equality could yield large economic benefits over time. Closing gender gaps in educational attainment, formal labor force participation rates, and access to quality land and other resources are key to realizing these benefits.

(Source: International Monetary Fund/IMF/ Report, 2019)

Read the full report at <http://bit.ly/IMFet>

Will Foreign Banks Be Beneficial For Ethiopia?

In early June 2018, the Ethiopian government announced it would allow domestic and foreign investors to take stakes in Ethio Telecom, the state-owned telecoms firm and Ethiopian Airlines, the state-owned carrier. Other state-owned enterprises (SOEs) up for grabs are Ethiopian Power and Maritime Transport and Logistics Corporation.

More importantly, as much as 40% of Ethio Telecom, which has some 60 million active subscribers already, could be sold to foreign operators like MTN, Vodacom and others who have long expressed interests in operating in the country. The government added a caveat; however, asserting it would need to do a study over a year or two before any policy move.

The key question then is whether allowing foreign banks to participate in a country's financial services sector engenders financial inclusion. The evidence

is mixed. In fact, there is probably not much that they do in this regard. There are a few good stories, of course. For instance, some foreign financial firms specialize in micro financing. But they are usually a drop in the ocean and not necessarily cheaper or more sophisticated than local ones. The Ethiopian government is right to prioritize financial inclusion. More relevant here is whether foreign commercial banks help with this goal.

financial inclusion cannot be the main reason for allowing foreign banks in to a country.

Their advantages relate to the new capital they bring for the use of local and foreign firms doing business in the country. They also allow for more seamless trade. It is much easier to do business with a bank in-country as well as abroad for international trade, for instance. But pushed rightly, foreign banks

Continued to the next page...



can help with such idealized goals as financial inclusion. They certainly are able to deplore the latest technologies in this regard. That is as far as most would go, though.

Their real advantage for a country is big-ticket transactions. It is easier to get financing for mega projects by firms if foreign banks operate in the country.

True, while foreign multilateral development financial institutions do provide some funding, commercial ones not backed by their country's government rarely do. Besides, there is a need to differentiate between foreign banks that are from other African countries and those outside the continent.

Although, it is the latter than tend to get all the attention, the former have their advantages too. For instance, if a Kenyan bank is able to do business in Ethiopia, the gesture is expectedly reciprocated for an Ethiopian one in Kenya. But since a Kenyan bank might have no more heft than an Ethiopian one, it is not surprising that the more capable foreign banks from the West and East are the ones much sought after.

In any case, South African banks remain dominant on the continent. The largest, Standard Bank is excited about the Ethiopian opportunity, certainly. With a Chinese bank in its shareholding, it is increasingly the go-to-bank for transactions with the Asian nation. At least, it likes to portray itself as such. That is probably where the opportunity is, that is, pan-African banks looking to expand to Ethiopia. Otherwise, Western banks have been cutting back on their

African exposure. Barclays, a British bank, is a recent example. Curiously, even these Western types might be interested in an Ethiopian venture. Investment banks are certainly keen. A capital market is virtually non-existent. Technology and expertise would probably be the key benefits.

(Source: Do foreign banks help? You can read the full argument, at Emadeitinafrica.com/will)

The Key Success Factors in Financial Services

Financial services businesses range from general banks and insurance companies to investment firms that offer products, services and consulting to both individuals and other businesses. Larger companies tend to offer financial services in more than one sector. Hence, it is important that they know and implement key success factors to stay competitive and make a profit.

1. Measuring Marketing Efforts

According to the Journal of Financial Services Marketing, tracking the results of your marketing efforts is key to successfully building your financial services business. The tracking system needs to take into account how your marketing efforts help improve your return on investment while providing solutions to your client's financial needs.



2. Communicating Brand

Getting both employees and customers to recognize and buy into your brand is a key success factor, according to the Journal of Financial Services Marketing. You must implement and communicate what your brand promises and delivers to clients based on their challenges, needs and feelings when it comes to investments, retirement accounts, insurance or banking needs.

3. Focus on Needs

The increasing needs of baby boomers and Generation require financial services companies to provide the types of product and services these segments specifically need. Since companies will continue to make their employees more responsible for their retirement savings, these customers need consulting and products that help them make better financial decisions.

4. Utilizing Technology

Customers want more instant accessibility to their accounts than ever before, making wireless networks and Internet access important tools. By keeping on top of the use of applications powered by cloud computing as well as social media websites and mobile devices, you help your customers more easily manage their investments and buy financial products.

(Source: Journal of financial services marketing)

What is CAMEL?

CAMEL is an acronym for five components of bank safety and soundness developed by the US Federal Deposit Insurance Corporation (FDIC) for “early identification of problems in banks’ operation”. CAMEL stands for Capital Adequacy, Asset quality, Management Efficiency, Earnings Performance and Liquidity.”. According to Ermiyas (2016), CAMEL rating was first adopted by the Federal Financial Institution Examination Council on November 13 1979, and then adopted by the National Credit Union Administration in October 1987. In some literatures, the CAMEL model adds (S) to refer sensitivity to market risk.

Capital Adequacy

Capital adequacy reflects the overall financial condition of the banks and also the ability of management to meet the need for additional capital. Consequently, the capital of a bank should have three important characteristics:

It must be permanent

It must not impose mandatory fixed charges against earnings

It must allow for legal subordination to the rights of depositors and other creditors.



Asset Quality

The quality of assets is an important parameter to examine the degree of financial strength. Moreover, the foremost objective to measure the asset quality is to ascertain the composition of non-performing assets (NPAs) as percentage of the total assets.

Management Efficiency

Management efficiency is one of the key internal factors that determine the bank profitability but appears to be one of the complex subjects to capture with financial ratios. Its an adherence with set norms, ability to plan and respond to changing environment, leadership and administrative capability of the bank.

Earning Quality

Earning quality primarily determines the profitability of a bank and explains its sustainability and growth of future earnings.

Liquidity

Liquidity indicates the ability of the bank to meet its financial obligation in a timely and effective manner. The most common financial ratios that reflect the liquidity position of a bank are customer deposit to total assets and total loans to customer deposits.

Hence, high liquidity ratio indicates a less risky and less profitable bank. Liquidity of a particular bank can be measured in a lot of ways.

(Source: Ermiyas M. Financial Performance of Private Commercial Banks in Ethiopia: A CAMEL Approach Feb. 2016).



“እንቁ ለአዋሽ”

ዘመን ቢቀያየር ዕድገትን ጠቋሚ፣
 ክረምት በጋ ሳይል ደንበኞቹን አልሚ፣
 ባለፉት ውድ ግዜያት አዋሽ ያፈራቸው፣
 አስደናቂ ውጤት ያስመዘገባቸው፣
 ቢነገር ቢዘከር እጅግ ያስደስታል፣
 የተገኘው ዕድገት ሀገርን አኩርቷል።
 እንሆ በአዲስ መንፈስ ደግሞ ሌላ ምዕራፍ፣
 ህልምዎ እውን እንዲሆን ከባንኮችን ደጃፍ፣
 ውጥንዎ እንዲሰምር ግዜ ሮጦ ሳያልፍ፣
 አዋሽ ሁሌም አለ እርስዎን ለመደገፍ።
 ዜጋን ሢንከባከብ ሀገርን ሢያቀና፣
 ከስሩ ሢነቀል የችግር ደመና፣
 ተዓምር መሳይ ሀቅ ስኬቱ የሚያፈዝ፣
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 ቋሚ የሀብት ምንጭ መሰረቱ ሰፊ፣
 ከምርጫ ተርታ ከፊት ተሰላፊ፣
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 መቼም አይደክመውም እስኪመጣ ለውጥ።
 ሌላ የስኬት ታሪክ ብልሀትን አሳሽ፣
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 የግሉ ፋይናንስ ዘርፍ ሞተር አንቀሳቃሽ፣
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 ባለፀጋ ሆነው ጮራ ሲፈካልዎት፣
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 አዋሽ ባንክ)



“It’s good to have money and the things that
 money can buy, but it’s good, too, to check
 up once in a while and make sure that you
 haven’t lost the things that money can’t buy.”
 –George Lorimer

“Try not to become a man of success, but
 a man of value. Look around at how people
 want to get more out of life than they put
 in. A man of value will give more than he
 receives. Be creative, but make sure that
 what you create is not a curse for mankind.”
 Albert Einstein

“Money is a guarantee that we may have
 what we want in the future. Though we
 need nothing at the moment it insures the
 possibility of satisfying a new desire when it
 arises.” –Aristotle

“Your goal in life is to find out the people who
 need you the most, to find out the business
 that needs you the most, to find the project
 and the art that needs you the most. There is
 something out there just for you.”
 Naval Ravikant

“Customer service shouldn’t just be a
 department; it should be the entire company.”
 Tony Hsieh, CEO Zappos



Awash M-Wallet



አዋሽ ሞባይል



በማንኛውም የሞባይል አይነት መጠቀም ይቻላል

የሚሰጠው አገልግሎት

- ቀሪ ሂሳብ ማወቅ
- ሞባይል ካርድ መሙላት
- ገንዘብ ማስተላለፍ
- የዕለቱን የወጪ ምንዛሪ ማወቅ
- ገንዘብ ወጪ ማድረግ
- ገንዘብ መላክ
- ክፍያዎችን መፈጸም
- ሌሎችም

ለማንኛውም ድጋፍ በደንበኞች መስመር 8980 ይደውሉ፡፡



አዋሽ ባንክ
AwashBank
 Nurturing Like the River

በተለያዩ ቦታዎች ተሰራጭተው በሚገኙ የክፍያ መፈጸሚያ ማሽኖቻችን (POS) ይገልገሉ።



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AIHuda CIBE – African Interest-Free Banking & Finance Forum
06 February, 2019 - Addis Ababa, Ethiopia

Awash Bank has been recognized as 'The Best Interest-Free Banking Practitioner in Ethiopian Banking Industry' at First African IFB & Finance Forum, held on Feb 06, 2019.



Bale Robe Building Architectural Design



Awash Bank participated in "Fasika" Expo, at Addis Ababa Exhibition Center