



## አደዳይ አነስተኛ የፋይናንስ ተቋም አ.ማ

**ከታወቀ እውቅና ሰጪ ተቋም እውቅና ያለው (certified ) ኦዲተር በኮንትራት**

**ለመቅጠርና ለመሾም ግልፅ ጨረታ ለማካሄድ የተዘጋጀ ሰነድ**

- የሰራው አይነት የውጭ ኦዲተር፣
- የሰራ ዘመን ለተካታታይ ሶስት ዓመታት (2017-2019 ዓ.ም)
- የሰራ ልምድ ሶስትና በላይ ዓመት የፋይናንስ ተቋማት በኦዲት የሰራ ልምድ ያለው፣
- የትምህርት ደረጃ የመጀመርያ ዲግሪና በላይ የሆኑ የኦዲት ቡድን አባላት ያሉት ተቋም፣
- ከኢትዮጵያ የሂሳብ አያያዝ ባለስልጣን የዓለም አቀፍ ሂሳብ አያያዝ ፍቃድ የተሰጠውና በኢትዮጵያ ብሄራዊ ባንክ የወጡ መመዘኛዎች የሚያማላ የኦዲት ተቋም ከተወዳዳሪዎች መካከል በመሾም የኦዲት አገልግሎት ለማግኘት ይፈልጋል።

በዚህም መሰረት ቀጥሎ የተዘረዘሩ መመዘኛዎች የሚያሟላ ተቋም እንዲወዳደር ይጋብዛል።

1. ከኢትዮጵያ ሂሳብ አያያዝ ባለስልጣን (AABE) የውጭ ኦዲት ለማድረግ ፈቃድ ያገኘ፣
2. ኦዲተርና አባላቱ ዓለም አቀፍ የሂሳብ አያያዝ (IFRS) እውቅና ካለው ተቋም ስልጣን የወሰደና ሰርቲፊኬት ያገኘ፣
3. የኦዲት ተቋሙ ማናጀር በፋይናንስ ተቋም በውጭ ኦዲት ስራ የሶስት ዓመት የሰራ ልምድ ያለው፣
4. በኦዲት ተቋም ቡድን አባል ሆኖ የሚሰራ ኦዲተር በፋይናንስ ተቋም ኦዲት የሰራ ልምድ ያለው፣
5. በኦዲት ተቋሙ/ ብዱን/ አባል ሆነው የሚሰራ ኦዲተር ኦዲት በሚያደርገው ማይክሮ ፋይናንስ ቆጣቢና ተበዳሪ ያልሆኑ፣
6. ቀደም ሲል በማንኛውም ፍርድ ቤት ብሙስና እና በማጭበርበርና ፎርጅድ ስራ እና ሌሎች ሕጋዊ ያልሆኑ ስራዎች ያልተከሰሰ ፣
7. በታክስ ክፍያ ግዴታና ማጭበርበር ያልተከሰሰ፣
8. በጥሩ የኦዲት ስራ ሕንጻዎች ከእውቅና ካለው አካል የድጋፍ ማረጋገጫ ደብዳቤ ማቅረብ የሚችል፣
9. መስመሩ ሕጋዊ ንግዲ ፍቃድ የ2016 ዓ/ም የታደሰ ስራ ፈቃድ ያለው፣
10. የአቅራቢነት/የሙያው ምስክር ወረቀትና ንግድ ፈቃድ ያለው፤
11. የግብር ከፋይ መለያ ቁጥር ያለው (TIN)፣ ምዝገባ ቫት ሰርቲፊኬት እና የወርሃዊ ቫት ድክላረሰዮን ኮፒ የሚያቀርብ፤

12. የክልል ፍቃድ ምስክር ወረቀት 1<sup>ኛ</sup> ደረጃ ያለው፤ ተወዳዳሪ እንዲቀርብ ይጠይቃል።



**ለ. የጨረታው ቦታ አድራሻና በአየር የሚቆይበት ጊዜ**

1. ሰነድ ጨረታ የሚገኝበት በዋና መስራቤት አዳዲስ አካላት የፋይናንስ ተቋም አ.ማ አድራሻ በቀዳማይ ወያነ ክፍለ ከተማ ቀበሌ 11 ሰማሃል መካከለኛ ሆስፒታል ፊት ለፊት፤
2. የጨረታው ዝርዝር ዋጋ መግለጫ ከቀን 10/05/2025 አ.ፈ. (2/9/2017 ዓ.ም) ጥዋት ሰዓት 2:30 እስከ ቀን 24/05/2025 አ.ፈ. (16/09/2017 ዓ.ም) ከሰዓት በኋላ 11:30 በአየር ይቆያል።
3. ጨረታው የሚከፈተው ፅሁፍ 26/05/2025 አ.ፈ. (18/09/2017 ዓ.ም) ጥዋት 4:30 ቦታ በዋና መስራቢት አዳዲስ አካላት የፋይናንስ አ.ማ ይሆናል።

**ሐ. ተጫራቾች ተወዳዳሪ ሆነው ሲቀርቡ የሚከተለውን መመርያ ማክበር አለባቸው**

1. ጨረታ ሳጥን ከተዘጋ የሚመጣ ተጫራቾች ተቀባይነት የለውም፤
2. ተወዳዳሪዎች ወይ ተጫራቾች የሚያቅርቡት የጨረታ ሰነድ እና አስፈላጊ ሰነዶች በፌርማቸው የተረጋገጡና የድርጅታቸውን ማህተም ያለበት መሆን አለበት፤
3. የጨረታ ማስከበርያ ብር 20,000.00 (ሃያ ሺ ብር) በጥሬ ገንዘብ ወይም በባንክ የተረጋገጠ CPO ማስገባት አለባቸው፤ የተያዘ የጨረታ ማስከበርያ የጨረታው አሸናፊ ውል እስኪያስር ተይዞ ይቆያል።
4. አሸናፊ የሆነ ተጫራቾች አሸናፊነቱ ከተገለፀለት ቀን ጀምሮ በአምስት ቀን ውስጥ የአሸናፊው ጠቅላላ ዋጋ 10% የውል ማስከበርያ በጥሬ ገንዘብ ወይም ብቹክ በማስያዝ ውል ማሰር የሚችል እና የተያዘው ውል ማስከበርያ ለሶስት ዓመት የሚቆይ ይሆናል።
5. በዚህ ጨረታ ተሳታፊ ተጫራቾች ድርጅታችን አዳዲስ አካላት የፋይናንስ ተቋም አ.ማ ካዘጋጀው የፋይናንስ ጨረታ ፕሮፎርማ ቅፅ ውጪ በሌላ የፕሮፎርማ ቅፅ ሞልተው ማቅረብ አይፈቀድም፤ የሚቀርብ የጨረታ ኢንቨሎፕ ቴክኒካልና ፋይናንሻል ተብሎ በሁለት ፖስታ መቅረብ አለበት።
6. አዳዲስ አካላት የፋይናንስ ተቋም አ.ማ ለአሸናፊዎች ቅድመ ክፍያ የማይፈፅም መሆኑና ክፍያ የሚፈፅመው የአንድ በጀት አመት አዲት ስራዎች ሰርቶ ከጨረሰና የተዘጋጀው አዲት ሪፖርት በኢትዮጵያ ሒሳብና አዲት ቦርድ ባለ ስልጣን ተቀባዩነት አግኝቶ ማህተም ተደርጎ ከለቃ ብኋላ ይሆናል።
7. የተዘጋጀ የጨረታ ~~ፕሮፎርማ~~ ቅፅ ከዋና መስራቤት አዳዲስ አካላት የፋይናንስ ተቋም አ.ማ ብር 400.00 (አራት መቶ ብር) እየከፈሉ መግዛት ይችላሉ፤
8. ተወዳዳሪዎች በጨረታው ቴክኒካል 70% እንዲሁም ፋይናንሻል 30% እንዲወዳደሩ ይደረጋል።
9. ማንኛውም ተጫራቾች አስፈላጊ የሆኑ ማስረጃዎች ባዘጋጀው ፖስታ ማቅረብ ይጠበቅበታል።
10. በዚህ ጨረታ አስፈላጊ ነገሮች ከተፈጠሩ መስራቤታችን አዳዲስ አካላት የፋይናንስ ተቋም አ.ማ ጨረታው በሙሉ ይሁን በከፊል ጨረታው የመሰረዝ መብቱ የተጠበቀ ነው፤
11. ለበለጠ መረጃ በሞባይል ቅጥር መቸለ ዋና ፅሕፈት ቤት +251 0914754532 ወይም +251 0926729475 ደውለው መጠየቅ ይችላሉ።

**ከሰላምታ ጋር አዳዲስ አካላት የፋይናንስ ተቋም አ/ማህበር**

**መቸለ**







## ማሕበር አክሲዮን ማይክሮ ፋይናንስ አደዳይ

### የጨረታ ዋጋ ማቅረቢያ

(ቅፅ 1)

ተ. ቁ.	ዝርዝር የሚፈለገው ስራ	መለኪያ	ብዛት	የአንድ አመት ዋጋ	ጠቅላላ ዋጋ
1.	<p>ከሐምሌ 01.2017 እስከ ሰኔ 30.2019 ዓ.ም የድርጅታችን አደዳይ አንስተኛ የፋይናንስ ተቋም ኢ.ማ በዓለም አቀፍ ተቀባይነት ያለውን ኦዲት ሪፖርት ማዘጋጀት።</p> <p>የሚቀርበው ዋጋ የተጨማሪ እሴት ታክስ ያካተተ መሆኑን ይኖርበታል</p> <p>To Prepared Adeday Micro Finance Institution of Financial Statements &amp; Audit reports and the should prepared report of management letter based on IFRS for the period from July 1,2020/25 to June 30,2022/27</p> <p>The price should be included Value Additional Tax ( VAT)</p>	ቁጥር	የ3ተ በጀት አመት ከሐምሌ 01,2017 እስከ ሰኔ 30,2019 ዓ/ም ኦዲት ስራ		

"ከሰላም" ታ





## ማሕበር አክሲዮን ማይክሮ ፋይናንስ አደዳይ

### አጋዥ መረጃ

### የተቋማችን የፋይናንስ እንቅስቃሴ በሚመለከት

1. ከኢትዮጵያ ብሄራዊ ባንክ እ.ኤ.አ ሰነ/24/ 2014 ፍቃድ አግኝቷል

ተ.ቁ	ዝርዝር መግለጫ	መለኪያ	ብዛትና መጠን	መግለጫ
1	Number of branches	NO	59	6 non-functional
2	Outstanding Borrowers	NO	14,125	As March of 31/2025
3	Outstanding Savers	NO	141,995	As March of 31/2025
4	Outstanding Loan	Birr	537,745,585	As March of 31/2025
5	Outstanding Saving	Birr	653,339,616	As March of 31/2025
6	Fixed Asset Balance	Birr	746,102,350	As March of 31/2025
7	Liability Balance	Birr	755,786,042	As March of 31/2025
8	Total Capital	Birr	138,195,000	As March of 31/2025





## Adeday microfinance Institution S.C

### A/ Instruction and criteria's

1. A candidate must understand and submit all necessary documents according the following guide line
2. Any candidate for external auditor must fulfilled all necessary criteria's which are mentioned bellow
  - Ensure that an external auditor or any partner thereof is licensed by AABE and has subsequently renewed its business license as appropriate;
  - Ensure that all members of audit team have IFRS knowledge as evidenced with IFRS training certificate;
  - The audit manager shall have at least three years' experience in auditing financial institutions; and audit team members shall have banking and microfinance sector experience and/or adequate experience in auditing financial institutions, in consideration of size and complexity of the microfinance institution.
  - Assess that the proposed audit team members have adequate knowledge, understanding and training with regards to fair value estimation and are able to check the robustness of the processes for determining fair value of assets and liabilities; and also are able evaluate key assumptions and inputs that a microfinance institution has used in its valuations;
  - Ensure that audit team members were not employee of the microfinance institution to be audited, in the last three years, to safeguard the objectivity, independence and effectiveness of the audit work;
  - Secure ethical declaration and ensure that an external auditor, its partner or its staff member is not;
    - a) A shareholder, a director or an employee of a microfinance institution to be audited,
    - b) A spouse or relative by consanguinity or affinity to the first degree to a shareholder, a director or an employee of that microfinance institution,





- c) a shareholder, a director or an employee of a firm which is directly or indirectly owned by:
    - i) a shareholder, director or employee of that microfinance institution, and
    - ii) A spouse or relation by consanguinity or affinity to the first degree to a shareholder. A director or an employee of that microfinance institution, and/or
  - d) an agent or any service provider to that microfinance institution in any matter;
  - Ensure that the audit firm and its partner, directors, managers or members of the proposed audit team:-
    - a) have not been insolvent or declared bankrupt by court,
    - b) have not been convicted by the court for any criminal offence, fraud/forgery, financial crime or other illegal activities,
    - c) are not defaulter of any microfinance institution or other financial institution, and
    - d) are not defaulter of any tax obligation;
  - Ensure that external auditor, its partners or its audit team members as well as their associates do not operate any deposit account and are not direct or indirect borrower and/or user of your microfinance institution. Except at arm's length basis;
  - Clearly state in the audit contract that the contract with the audit firm may be cancelled if an audit firm fails to fulfill the criteria set out in this directive due to change in its ownership, directors and managers, and any disciplinary or legal actions taken against the firm or any of its audit team; and
  - Require an external auditor to complete and submit a written "independence confirmation" and "fit and proper declaration" forms for each and every proposed audit team member,
- For every appointment or re-appointment, as per annex I and II of this directive, respectively;

#### **B/ Responsibilities of an external auditor**

Without prejudice to the duties imposed by other relevant laws, an external auditor appointed by a microfinance institution shall:



- Provide reasonable assurance that the financial statements, as of June 30 of every year, submitted the national bank have been prepared in accordance with relevant regulatory requirements, among others, and if not provide opinion on the matter;
- Focus on the recoverability and the carrying value of loans, investments and other assets shown in the financial statements; and also identification and adequate disclosure of all material commitments and liabilities. More specifically, an external auditor shall, at least:
  - a) Independently verify and validate the framework, structure, key assumptions and inputs and processes used for fair value estimation; and ensure that the valuation practices by a microfinance institution are consistent with IFRS as adopted in Ethiopia;
  - b) Cover reasonable and appropriate number of branches and or sub branches of a microfinance institution;
  - c) Assess adequacy of provisions held for non-performing loans and other long outstanding assets as per IFRS and national bank directive before annual accounts of a microfinance institution are finalized and/or dividends paid to the shareholder;
  - d) Ensure that risks, fair value estimates and methodologies and uncertainties surrounding estimates have properly been disclosed;
  - e) Ascertain that loan loss provisions and day one gain/loss recognition are reflected in fair value estimates and have been carried out properly as per IFRS;
  - f) Review computation of capital adequacy and liquidity ratios in accordance with the requirements of the national bank;
  - g) Identify and the assess the risk of material misstatements in the microfinance institution's financial statements and the need for microfinance institution to have a strong control environment;
  - h) Assess internal controls over fair value and other accounting estimates; and the overall adequacy of internal controls over financial reporting;
- Base its audit work on the assessment of inherent risk of material misstatement (including findings of an internal auditor, among others) and control risks, substantive testing of the internal controls designed to prevent or detect and correct material misstatements and other requirements of audit procedure as specified under international standard on auditing;



- Conduct its audit on a group basis; and if board of directors or management of microfinance institution imposes a limitation on the scope of the auditor's work, the auditor shall not accept such a limited scope as an auditor engagement. However, an external auditor may rely on the work of other auditor to provide its opinion on group basis provided that it will not result in material misstatement;
- Express appropriate audit opinion in the event of concluding that the work of the other auditor cannot be used and the principal auditor has not been to perform sufficient additional procedures regarding the financial information of the component audited by the other auditor; and
- Keep any information obtained during the course of the audit confidential or do not disclose to any third party other than specifically allowed as per this directive and other relevant laws, until the final report is issued.







## Adeday Microfinance Institution S.C

### Document Technical Evidence evaluation Criterion

S. N <sup>o</sup>	Weighted Indicator	Weight	Marked	Cumulative
1	At list four audit team members having first degree and above	5		
2	An auditor and his partners must have audit license from AABE.	10		
3	Number of audit team members with IFRS Knowledge.	10		
4	Work experience in Financial Institution especially in MFI (at list three years).	10		
5	At list 4 team members an auditors with having Certification fair value and other estimates valuation.	10		
6	The audit institution having on auditing Certification from certified organization (ACCA)	10		
7	Having an experience of audit team members in other organizations (at list in 2 institutions )	10		
8	At list 2 Testimonies or Recommendation from different institutions.	5		
	Total	70		

