

EXCITING CAREER OPPORTUNITY

Access Microfinance Bank Tanzania Limited (AMBT) is a Microfinance Bank with very strong international shareholders such as AccessHolding, International Finance Corporation, KFW, African Development Bank and MicroVest. AMBT's vision is to be committed to the development of financial systems that support social progress by rendering services to all people with the same ambition for excellence and quality.

Access Microfinance Bank Tanzania Limited is offering excellent career development opportunities for qualified and highly motivated professional applicants. In order to support our expansion process, we are looking forward to recruit self-motivated and enthusiastic individual to join in our Business Department as **Credit Analyst**

Job Purpose

The Credit Analyst is responsible for providing high-level and centralized support to the credit team to ensure quality credit assessments and a well-managed loan portfolio. The role will involve providing accurate credit analysis to estimate degree of risk involved in extending credit or lending money to firms or individuals.

Position – Credit Analyst.

Duties and Responsibilities:

- Conduct detailed analysis of financial statements, tax returns, business and personal financial statements, guarantor statements, projections, cash flow, risk and industry data and give a documented risk opinion.
- Monitor ongoing credit portfolio performance, financial analysis, compliance, collateral, and delinquencies for multiple relationship portfolios and explore what can be done better to minimize chances of having bad loans in current and future underwritings.
- Coordinate with business team to have client loan proposal files for review by speeding up the underwriting process and in order to meet department turnaround times while minimizing credit risks.
- ensure procedural compliance; provide feedback and reports to the Senior Credit Manager on the quality of spot-checks performed by branch managers and business team leaders.
- Provide specialized training to SME and Agriculture Relationship Officers, Business Team Leaders, and Branch Managers.
- Review and update policies, procedures, guidelines, and conditions, assessment materials, and credit file materials to ensure all documents have correct, updated, and clear information.

Knowledge and qualifications:

- Minimum of 3 years as Relationship Officer/Business Team leader
- Honest person with high integrity and independence who will observe professional ethics in executing his/her duties

- At least Bachelor degree in business, ideally with a focus on Accounting, Mathematics, Statistics or Finance.
- Ability to use Microsoft Word, Excel and basic computer software;
- Ability to work well independently as well as with others;
- Ability to prioritize tasks according to their importance for AMBT's operations and strategic goals
- Ability and willingness to learn and improve on the job.
- Willingness to travel to customer sites and bank's branches in Tanzania
- Analytical, proactive and team player

Please send your application letter and CV by email to career@accessmfb.co.tz. Certificates and other relevant documents will be required at this stage of application . Application letter should explain why you fit for this position.

Deadline for applying to this position is **16th of December, 2022.**

Access Microfinance Bank Tanzania Limited is an equal opportunities employer.