

## **JOB VACANCY: SME Credit Analyst**

**Company:** Freetown Trust Bank

**Location:** Freetown, Sierra Leone

**Employment Type:** Full-Time

**Role Summary** We are seeking a detail-oriented Credit Analyst to join our SME Lending department. You will evaluate loan applications from small business owners, assess financial risks, and recommend credit limits to the loan committee.

### **Key Responsibilities**

- Analyze financial statements (P&L, Balance Sheet) of SME applicants.
- Conduct site visits to verify business operations and collateral.
- Prepare detailed credit risk reports and loan memorandums.
- Monitor the performance of the existing loan portfolio to prevent defaults.

### **Qualifications**

- Degree in Economics, Accounting, or Finance.
- 3+ years of experience in credit risk assessment.
- Proficiency in financial modeling and Excel.
- Strong analytical and problem-solving skills.