

# Nafasi za Kazi Internal Auditor at Bonite (Coca Cola)

## May 2025

(Kwa Matangazo ya Kazi tembelea Kisiwa24 Blog)

**Credit Analyst** (2 Posts)

### **VisionFund Tanzania Microfinance Bank**

VisionFund Tanzania Microfinance Bank Ltd (VFT MFB) formerly known as SEDA is a fast growing and reputable Micro Finance Bank (MFB), has a loan book of more than TZs. 44 billion and more than 60,000 customer base, more than 5,000 of them being small holder farmers. VFT-MFB is seeking to employ a dynamic and committed Tanzanian young men & women who have passion for people's economic development to fill in the vacant position detailed here below;

Work Reference No. 08/25 Job listings

Position: **Credit Analyst** (2)

Reporting to: Credit Manager

### **Job Purpose**

The Regional Credit Analyst is responsible for analyzing the creditworthiness of customers and potential debtors for high value loans in the region. The position holder's main responsibility involves gathering and reviewing the financial data of loan applicants, assessing an applicant's ability to repay a loan and recommending loans to be approved or denied. The position holder also monitors the credit risk of the branches and continually conduct capacity building initiatives for loan officers and Business Center Managers in the area of quality loan origination in line with the banks policies.

### **Main tasks**

Conduct thorough analysis of financial statements and assessment of credit requests, including new requests and refinancing of credit customers.  
Prepares the loan package for presentation to appropriate credit committee for approval.  
Provides recommendations tied to analysis and assessment of credit risk to the appropriate credit committee.  
Present analysis, findings, and recommendations to managers, especially findings that involve a borrower's ability to repay  
Ensure that all loans applications comply with the bank's lending protocols  
Monitor credit risk and recommend appropriate corrective actions to the

branch, regional and Head Office leadership.

To Prepare portfolio analysis report by different categories such as loan size, client sector, product, Branch and Loan Officer.

Training of Business Centre Managers and Loan officer on loan documentation and Loan assessment in line with banks policies and lending protocols.

Monitor the implementation of best practice policies and procedures on each Product • Provide periodic portfolio performance to Chief operation officer, CRPPC and Management.

Review and Confirm customer as well as portfolio credit risk Rating.

Analyze all loans above Branch credit committee that are sent to head office credit committee for approval and recommend to the committee.

Analyze portfolio quality including PAR trends and recommend remedy action to head office portfolio management committee or Management committee.

Coordinate credit reference bureau access to VFT staff and provide credit reference bureau training to users.

Recommend Policy improvement based on the emerging best practices, experience from other institution and regulatory provisions.

## **Regulatory & Business Conduct**

Display exemplary conduct and live by the Group's Values and Code of Conduct.

Take personal responsibility for embedding the highest standards of ethics, including regulatory and business conduct, across VFT MFB. This includes understanding and ensuring compliance with, in letter and spirit, all applicable laws, regulations, guidelines and the Group Code of Conduct.

Take personal responsibility to achieve the outcomes set out in the Bank's Conduct Principles with respect to assigned names: Fair Outcomes for Clients; Effective Operation of Financial Markets; Financial Crime Prevention; The Right Environment.

Effectively and collaboratively identify, escalate, mitigate and resolve risk, conduct and compliance matters.

## **Qualifications:**

A bachelor's degree in Banking and Finance, Accounting, Microfinance, Economics, Business Administration, Finance or any related field.

Minimum of 3 years working experience in a financial institution out of which at least one should be in similar position, or related position.

## **Experience**

Excellent understanding of credit scoring systems

Excellent financial analysis skills especially financial ratio analysis to determine credit worthiness.

Good knowledge in collateral and character evaluation of loan clients.

Understanding of banking practice and related policy issues, their implications and applications.

An understanding of the functions of and the implementation of Credit Bureau strategies.

**Other attributes**

Good communication and writing skills.  
Competent in Microsoft word, excel and power Point III. High level of integrity and honest

**About our working environment & organization culture:**

VisionFund Tanzania Microfinance Bank has a calm and harmonious working environment where staffs are highly valued. Good work is recognized and rewarded accordingly and there is an opportunity to grow professionally and spiritually.

VisionFund Tanzania Microfinance Bank takes our Safeguarding responsibilities seriously and is committed to providing an environment that is safe from harm or abuse for adults, including clients, as well as children. Candidates will undergo criminal record and background/ reference check prior to employment.

Female applicants are particularly encouraged to apply!!

**Mode of Application:**

This is Full-time Job, Interested and suitably qualified individuals should;

Forward their application letter, attaching certified copies of their academic and professional certificates, detailed CV's with three referees and National ID to: [application@vftz.co.tz](mailto:application@vftz.co.tz)

All applications should be addressed to;

**The Chief Executive Officer,**

**VisionFund Tanzania Microfinance Bank Limited P.O. Box 1546,**

**Arusha, TANZANIA.**

The position should be the subject of the email application.  
The deadline for the application is on 23rd May, 2025.  
N.B. Only short-listed candidates will be contacted.

**Disclaimer**

VisionFund Tanzania Microfinance Bank would like to inform the general public that it has not engaged any consultant/agent to conduct recruitment on its behalf.