



JOIN OUR
TEAM

CREDIT RISK ANALYST

Entrepreneurs Financial Centre (EFC) is a leading Microfinance Institution, licensed and regulated by the Bank of Zambia. For 30 years now, we have served and empowered entrepreneurs with tailor-made financial solutions to help them take the next step in their business.

► OUR CORE VALUES

Our Core Values of Purpose, Accountability, Service, Stewardship, Integrity, Ownership, Novelty (PASSION) were carefully selected to reflect our passion and what we stand for as a business. These values underpin our Vision and Mission, and guide all our business activities, actions, and behaviours. All our business decisions are based on these values.

► OUR CULTURE AND OUR WORK ENVIRONMENT

We are passionate about our business, the people behind our success, and our clients. We are a performance-driven and result-oriented organisation. Our culture of open communication and trust propels us to deliver strong results year in, year out. Our work environment is fast-paced and of high intensity, yet highly empowering and highly collaborative. We stretch and challenge every colleague to perform at their highest level and to the best standards and quality. Our reward and remuneration system strongly reflects the premium we place on high performance, and on attracting, developing, and retaining high performing talent.

► OUR PHILOSOPHY ON PEOPLE

We are passionate about our people. In everything we do, we start with our people who take care of our clients, who in turn help us deliver sustainable returns for our shareholders. Therefore, we are intent on investing heavily in, and providing a thrilling and best possible career experience for our people. We want our workplace environment and culture to feel like a second home for our people. An environment where our people know each other. An environment where our people know our Clients and our Clients know our people.

► THE ROLE AND THE CANDIDATE

We are looking for highly motivated and results-driven individuals to join our dynamic team as Credit Risk Analysts, where you will play a pivotal role in evaluating and managing the credit risk associated with our loan portfolio.

In this role, you will analyse financial data, assess borrower creditworthiness, and develop risk mitigation strategies to ensure the stability and profitability of our lending operations. Ideal candidates will have a strong analytical mindset, proficiency in financial modeling, and the ability to interpret complex data to make informed decisions. Your insights will drive decision-making processes and contribute to the overall financial health of our business.

Are you interested in adding value to our business? If you are detail-oriented, proactive, and ready to contribute to our business, we invite you to apply and be part of a forward-thinking team. Do you have the attributes (skills, knowledge, experience, attitude, character) that squarely match our values, culture and philosophy described above? Will you cope and thrive in a highly demanding yet empowering and rewarding environment? If yes, we invite you to join our team as a Credit Risk Analyst. The role will report administratively to the Branch Manager and functionally to the Credit Risk Manager.

You may send your application, including copies of academic & professional qualifications and three professional references via e-mail to joinourteam@efczambia.com.zm. The closing date for receiving applications is Tuesday, 20th January 2026.

Please access and review the detailed role profile on our website www.efczambia.com.zm as well as the EFC Zambia Facebook and LinkedIn pages.

EFC ZAMBIA: CREDIT RISK ANALYST

1. Position Title: Credit Risk Analyst
2. Department: Credit
3. Job Grade: EFC 5
4. Reporting Officer: Credit Risk Manager

5. Job Summary

The responsibilities of the credit analyst include analyzing credit data and financial information of people that are applying for credit or loans to determine the risk that EFC will not recoup funds loaned.

Use the level of risk to determine if a loan or line of credit will be granted, and if so, the terms of the loan, including interest rate. The Credit Analyst will prepare reports based upon the findings to help make decisions on lending and credit-worthiness of the EFC Branch.

6. Essential Duties and Responsibilities

- Manages the credit risk assumed by EFC by monitoring relevant market developments;
- Derives conclusions from complex portfolio trends and developments as well as assume accountability for high quality recommendations regarding the credit portfolio both independently and in a team environment;
- Prepares written portfolio analysis and presentations that support sound credit and collateral recommendations consistent with the credit risk appetite of EFC;
- Oversees branch credit committee process and decisions taken by the committee;
- Identifies watch list customers on a quarterly basis and recommend actions to the Risk Committee;
- Develops sound risk mitigation strategies;
- Monitors, reviews and suggests credit risk limits;
- Develops and calibrate credit scoring models;
- Maintains familiarity with capital markets trends, accounting standards, regulations, and general industry and economic conditions to determine their effects on borrowers and creditworthiness;
- Performs credit limit administration, regulatory and policy reporting functions, including support for all of the department's compliance and audit requirements;
- Prepares reports for the Risk Committee and Supervisory Board pertaining to credit, including sector reviews, credit portfolio analysis, or general credit matters;
- Participates in EFC-wide working groups as requested;
- Evaluate and assess the credit risk of clients by inspecting businesses and households of potential clients, appraise client's businesses and repayment capability and provide recommendation of a loan amount.
- Participate in monitoring and influencing debt recoveries on non-performing Loans
- Performs other duties as required

7. Qualifications /Requirements

- Bachelor's degree in Business Administration, Accounting, Finance, Banking, a related field, or equivalent work experience;
- 3 years of relevant working experience in financial sector; among of which 2 years in credit risk analysis;
- Knowledge of credit policy/procedures and governance, and regulatory requirements related to credit risk management;
- Strong knowledge of MS Office (MS Word, MS Excel, MS Outlook, MS Project, MS Visio)
- Advanced knowledge of Excel