

Position Title	Credit Analyst	MML is an equal opportunity employer, and women are strongly encouraged to apply.
Department	Finance	
Location	Marampa Site, Lunsar, Sierra Leone	
Reporting to	Accounting Manager	

Position Summary

Marampa Mines Limited is seeking to hire a qualified and experienced professional to join our Finance Team as a **Credit Analyst**. In this role, you will be tasked with generating accurate credit information and reports that are crucial for safeguarding the company against potential credit losses. Your responsibilities will encompass several key credit functions, including conducting credit evaluations of both local and international vendors, preparing credit proposals, and ensuring compliance with credit policies and established credit limits.

The ideal candidate will also play a role in managing the company's credit insurance program and will conduct due diligence (Know Your Customer/KYC) on counterparties to ensure that all credit risks are thoroughly assessed and mitigated.

Key Responsibilities

- Conduct comprehensive credit reviews and prepare credit proposals for both local and international vendors to support informed decision-making.
- Analyze financial data, market information, and vendor documentation to identify potential credit risks and determine appropriate credit limits and payment terms.
- Monitor credit exposures to ensure compliance with established credit limits and company credit policies and promptly escalate issues or delays to relevant stakeholders.
- Prepare and submit weekly and monthly credit exposure reports to senior management, providing clear insights into current and emerging risks.
- Support the management of credit risk mitigation measures, including participation in the administration of the credit insurance program.
- Review and contribute to the enhancement of credit risk-related policies and procedures to strengthen overall risk management practices.
- Collaborate closely with the Supply Chain and Accounts Payable teams to obtain necessary documentation and ensure accuracy in credit assessments.
- Assist in assessing KYC applications and maintaining databases of local and international counterparties, including suppliers, customers, warehouses, and shipping companies.

Qualifications and Experience

- A Bachelor's degree (equivalent/higher qualification) in Finance, Economics, Accounting, Business Administration, or a related field is required.
- Professional certification, such as ACCA, is an added advantage.
- The ideal candidate should have at least 7-10 years of experience in credit risk management, preferably gained within a trading house or a banking environment.

Skills and Competencies

- Strong knowledge of commodity business operations and transaction processes.
- Good analytical and organisational skills.
- Ability to work independently, handle multiple priorities, and perform effectively under pressure.
- Excellent interpersonal skills with the ability to collaborate across teams.
- Excellent written and verbal communication skills.
- High level of attention to detail and accuracy.
- Advanced level proficiency with data analytics tools and spreadsheet applications.

Work Environment and Physical Requirements

- The individual must be physically and mentally fit for a fast-paced work environment.
- Standard office hours apply, with some flexibility required.

HOW TO APPLY & CLOSING DATE

Please forward your application, including your CV, cover letter, copies of your educational and professional certificates, and any other supporting documents.

To **Marampa Mines Limited. Human Resources** desk via the main entrance gate of the Mine Site, Lunsar, or e-mail:

MMLRecruitment@marampamines.com
<https://marampamines.com/careers/>

The closing date for receipt of applications is 15th December 2025.

Only shortlisted candidates will be contacted and may be required to perform written and practical assessments, where applicable.

Women are strongly encouraged to apply for roles at MML.