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## SKILLS

- Credit Evaluation
- Financial Analysis
- Small Business Financing
- Regulatory Compliance
- Client Relations
- Risk Assessment

## EDUCATION

**BACHELOR OF BUSINESS  
ADMINISTRATION, UNIVERSITY OF  
CALIFORNIA, BERKELEY, 2016**

## LANGUAGE

- English
- Spanish
- German

## ACHIEVEMENTS

- Achieved a 90% approval rate for small business loans through thorough credit evaluations.
- Recognized for outstanding service in client interactions during annual reviews.
- Developed a credit scorecard that improved assessment efficiency by 15%.

# Michael Anderson

## SMALL BUSINESS CREDIT ANALYST

Dedicated credit analyst specializing in small business financing and credit evaluation. Extensive experience in assessing creditworthiness of small to medium enterprises (SMEs) and providing tailored financial solutions that meet client needs. Proven ability to analyze financial statements, cash flow projections, and credit histories to determine risk levels. Strong interpersonal skills facilitate effective communication with clients, enabling the establishment of trust and rapport.

## EXPERIENCE

### SMALL BUSINESS CREDIT ANALYST

Small Business Bank

2016 - Present

- Assessed credit applications for small businesses, focusing on financial health and viability.
- Conducted site visits to evaluate business operations and creditworthiness.
- Developed personalized financing solutions based on client needs and risk profiles.
- Collaborated with loan officers to streamline the credit approval process.
- Monitored loan performance and conducted periodic reviews of credit accounts.
- Provided training to staff on best practices for small business credit evaluation.

### CREDIT ANALYST INTERN

JKL Financial Group

2014 - 2016

- Supported credit analysts in evaluating loan applications for small businesses.
- Assisted in preparing financial reports and credit assessments.
- Conducted market research to identify trends in small business lending.
- Maintained accurate records of credit evaluations and outcomes.
- Participated in client meetings to discuss financing options.
- Gained exposure to regulatory compliance aspects of credit analysis.