



## **Senior Credit Risk Analyst, Pretoria - South Africa**

### **Our Client**

Our client is a leading development finance company that focusses exclusively on investing in emerging businesses. The client manages several funds and programs on behalf of international development finance institutions, development organizations, foundations, large companies and private funders. With on-the-ground local teams in 13 countries in Africa and the Middle East, our client has done over 500 investments in local small and growing businesses so far, sustaining more than 25,000 jobs.

Our client invests in start-up and growing businesses at the base of the SME pyramid. These owner-operated businesses typically lack track record and collateral but are deemed viable with the appropriate business support. Our client invests through the integrated provision of business skills, market linkages and risk capital and in ways that are financially sustainable. Our client's investments are typically structured as medium-term risk capital typically through a self-liquidating 'mezzanine' instrument with repayment linked to the cash flow of the investee. They manage risk through on-the-ground teams and proven investment and support processes and have adopted a fully integrated approach to responsible investment, with ESG considerations at each step of the investment process to maximize impact and mitigate risk.

### **ROLE SUMMARY**

The Senior Credit Risk Analyst (SCRA) is responsible to support the Credit Risk Management Executive (CRME) in developing and strengthening Credit Risk Management policies and procedures that will reduce credit risk to the business and assist in making profitable credit decisions.

The SCRA is accountable for the effective review, analysis and monitoring of prospective clients as well as the different Fund Portfolios as to ensure quality Investment decisions and establish and maintain a robust Credit Risk Management (CRM) Framework.

The SCRA develops and implement key Investment and Credit Risk tools to support best practice execution of investment activities

The CRA supports the achievement of the organisation's CRM plan and strategy and its annual goals and objectives. The CRA assists the Credit Risk Management Executive (CRME) in building and maintaining a robust and effective credit risk culture in the company.

### **The Role**

- Manage credit risk and related projects, and work with a team that is responsible for the health of the credit portfolio.



- Analyse client and portfolio credit data in order to make informed credit decisions and recommendations.
- Work closely with credit and investment teams to ensure that the credit strategy is rolled out correctly and that there is strong support between the two areas.
- Analyse financial and investment information to identify and address key credit risks and improve the CRM framework and Fund strategies based on outcomes.
- Support a sound credit granting process to enable sound credit decisions consistent with the company’s CRM Strategy and meet competitive time, pricing and structuring pressures.
- Maintain appropriate credit measurement and monitoring processes.
- Establish a system of independent, ongoing assessment of its credit risk management processes and the report on the results of such reviews.

### Primary Relationships

The position reports to the CRME of the Group. Within the organisation, the position has primary working relationships with the Investment teams, CRM team and functional executives. Outside of the organisation the position has primary working relationships with service providers.

### Key Accountabilities and Responsibilities

Accountabilities	Responsibilities	Metrics
<i>Credit Reviews</i>	<ul style="list-style-type: none"> <li>• Support quality decision making through independent client assessments.</li> <li>• Provide Investment team with risks identified and mitigations to address.</li> <li>• Provide Finance Committee with risk assessment where not adequately addressed.</li> <li>• Make recommendations to improve decision making.</li> <li>• Quarterly risk reviews are independently verified and recommendations made to FC.</li> </ul>	<ul style="list-style-type: none"> <li>• Reduction in referred proposals by FC.</li> <li>• Improved assessment process and tools.</li> <li>• # of Recommendations made to improve credit assessment and approval.</li> <li>• Feedback from FC members on quality of CRA Input.</li> </ul>

<p><i>CRM Framework</i></p>	<ul style="list-style-type: none"> <li>• Propose changes to the CRM framework (policies/procedures and risk assessment tools) based on the outcome of the risk analysis process.</li> <li>• Propose risk mitigation strategies for different countries/regions to improve the assessment and decision making process and minimize potential default.</li> <li>• Review and monitor the outcome of the risk assessment tool and ensure the outcome of the assessment is an accurate reflection of the client risk profile.</li> <li>• Make recommendations to improve on the risk assessment tool outcome and implement approved changes.</li> <li>• Make recommendations to mitigate portfolio risk through improved CRM norms, limits and criteria.</li> <li>• Highlight key risk clients to FC on a monthly basis</li> <li>• Independent reviews on non-performing clients to disseminate lessons learned and strengthen the credit risk management framework.</li> </ul>	<ul style="list-style-type: none"> <li>• Effectiveness of the CRM Framework.</li> <li>• Recommendations to adjust norms/limits or requirements to better mitigate credit risks.</li> <li>• Implementation of and sharing of lessons learned.</li> <li>• UPI reduction.</li> </ul>
<p><i>Portfolio measuring and reporting</i></p>	<ul style="list-style-type: none"> <li>• Develop and implement comprehensive procedures and information systems to monitor the condition of individual credits and single obligors across our various portfolios.</li> <li>• Develop procedures required to define criteria for identifying and reporting potential problem credits and other transactions to ensure that they are subject to more frequent monitoring as well as possible corrective action, classification and/or provisioning.</li> <li>• Ensure the internal risk rating system is responsive to indicators of potential or actual deterioration in credit risk.</li> <li>• Implement a system/model for monitoring the overall composition, composition, trends, potential future changes in economic conditions and quality of the credit portfolio.</li> <li>• Develop CRM dashboard on portfolio analysis and agreed metrics.</li> <li>• Continuously research and identify risks that could impact on the investment decisions as well as existing fund portfolios.</li> </ul>	<ul style="list-style-type: none"> <li>• Reporting metrics identified and agreed by</li> <li>• Reporting in accordance with agreed metrics</li> <li>• CRM information system, including requirements as agreed.</li> <li>• Quality of credit risk management reporting.</li> <li>• CRM Dashboard.</li> <li>• Recommendations made to improve the quality of decisions.</li> <li>• Quality of credit risk management reporting as measured by feedback from senior management</li> </ul>



Accountabilities	Responsibilities	Metrics
<i>Credit Risk controls</i>	<ul style="list-style-type: none"> <li>Ensure the CRM process has required controls in place to effectively mitigate credit risks.</li> <li>Monitor the effectiveness of the controls implemented.</li> </ul>	<ul style="list-style-type: none"> <li>Internal Audit outcomes</li> </ul>

## Requirements

<b>Minimum Qualifications</b>	<ul style="list-style-type: none"> <li>B.Sc. / B.Com Honors in Finance, Economics, Risk, Risk Analysis, Quantitative Finance, Statistics or Applied Mathematics;</li> <li>Relevant Masters' degree an advantage;</li> <li>CFA an advantage</li> </ul>
<b>Minimum Experience</b>	<ul style="list-style-type: none"> <li>At least 5 years' experience as a Credit Risk Analyst.</li> </ul>
<b>Technical Competencies Required</b>	<ul style="list-style-type: none"> <li>Financial modeling and structuring</li> <li>Strong statistical and analytical skills</li> <li>Credit Risk Management skills</li> <li>Financial/ management accounting</li> <li>Industry and market analysis</li> <li>Report writing skills</li> <li>Commercial awareness</li> </ul>
<b>Personal/Behavioural Competencies</b>	<ul style="list-style-type: none"> <li><u>Analytical Thinking</u> - looks objectively at every side of an idea or situation to ensure that all outcomes are thoroughly assessed before deciding on the appropriate course of action.</li> <li><u>Communication</u>: The ability to explain complex issues and present technical information clearly.</li> <li><u>Judgement</u>- Make decisions that reflect sound judgment. Use creative problem-solving methods to analyze problems, generate alternatives and determine a course of action that moves the organization toward its goals.</li> <li><u>Achievement Driven</u> - achievement-motivated. Focus persistently on outcomes, establishing goals, monitoring progress toward them and ultimately achieving them. High internal standards that drive them to do well. Take pride in positive contributions and always want to exceed their personal best.</li> <li><u>Autonomy</u> - Ability to work to deadlines and targets with limited direct supervision.</li> <li><u>Strategic Planning</u> - Ability to establish a course of action to accomplish a long-range goal or vision; ability to allocate resources – human &amp; material</li> </ul>

## Compensation

The company offers competitive compensation for the local development finance sector that will be commensurate with experience. Compensation includes a comprehensive package that includes an annual bonus target on achievement of individual and institutional goals.

## To Apply

Please send your updated resume to [hello@talentstoneafrica.com](mailto:hello@talentstoneafrica.com)