

## Credit Analyst at Branch

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Company: JobWebKenya

Location: Kenya

Category: business-and-financial-operations

### Job Description

(adsbygoogle = window.adsbygoogle || []).push({}); Our mission is to deliver world-class financial services to the mobile generation. Life moves faster than the pace of bank queues. Your smartphone is making the world a smaller place-and a faster one. Branch is a for-profit socially conscious company based in San Francisco, Nairobi, Lagos and Mumbai. We use technology to dramatically reduce the cost of delivering financial services in emerging markets. Our first product is credit. Branch is like a bank in your pocket, there for you at all times.

### Job Overview

Based out of our Nairobi or Dar es Salaam offices, you will help solve analytical problems across the organization and propose product and credit policy changes to improve company profitability. Specifically, you will monitor the portfolio, create a user valuation model, and propose new product and pricing strategies.

### Responsibilities

Build and maintain a user-level valuations model to inform future product and marketing decisions and analyze drivers of profitability

Monitor and update credit policy to optimize for company risk, profitability, and growth targets

Propose data-driven product changes to improve customer experience and company profitability. Partner with product and engineering teams to implement your solution into production

Monitor the company portfolio to identify trends, and lead weekly credit committee meeting to share performance updates and analysis

Conduct ad-hoc analysis to identify underlying explanations for changes in portfolio performance, develop data-driven solutions, and evaluate expected portfolio impacts

Collaborate with data science, product, and engineering to propose hypothesis testing to improve risk and profitability

Develop statistical models to assist in pricing and user segmentation for capital markets transactions and financial data analysis

Support the marketing and product team with their data needs

### **Qualifications**

3-5+ years of relevant experience

Fluency in SQL, R/Python or (a similar statistical analysis tool)

Previous experience in analytics and/or quantitative modeling, using large datasets

Experience analyzing, visualizing, and communicating impactful insights to management, investors and/or auditors

Strong strategic thinking and problem-solving skills

Enthusiasm for working across cultures, functions, and time zones

You are highly entrepreneurial. You take the initiative to solve problems before they arise.

You've started and/or contribute to projects you're passionate about.

You are a great collaborator. You know that startups are a team sport. You listen to others, speak your mind, and ask the right questions.

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