Credit and Analytics Lead

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Company: Branch International

Location: Nairobi

Category: business-and-financial-operations

Branch Overview Branch delivers world-class financial services to the mobile generation. With offices in the United States, Nigeria, Kenya, and India, Branch is a for-profit socially conscious company that uses the power of data science to reduce the cost of delivering financial services in emerging markets. We believe that everyone everywhere deserves fair financial access. The rapid spread of smartphones presents an opportunity for the world's emerging middle class to access banking options and achieve financial flexibility. Branch's mission-driven team is led by the founder and former CEO of Kiva.org. The company presents a rich opportunity for our team members to drive meaningful growth in rapidly evolving and changing markets. In 2019, Branch announced its Series C and has garnered more than $100M in funding with investments from leading Silicon Valley firms including Andreessen Horowitz, Trinity Capital, Foundation Capital, Visa, and the International Finance Corporation (IFC). We value diversity and are committed to providing an inclusive working environment where human beings of all backgrounds can thrive. Job Overview Branch launched in Kenya in 2015 and has seen rapid adoption and growth. As a company, we are passionate about our customers, fearless in the face of barriers, and driven by data. In this role, you will help to solve analytical problems across the organization and grow profitability by proposing product and strategy changes. You will make data-driven decisions to optimize performance in various areas across the product, growth, and operations strategy. As the lead, you will help the team achieve their goals through servant-style leadership, removing roadblocks, and clear communication. Responsibilities Monitor performance and drive changes in the Credit Policy of our East Africa portfolio to optimize profitability and reach

growth targets Drive lending product strategy and roadmap, work on developing new products and grow existing lending portfolio effectively Collaborate with data science, product, marketing, collections, and engineering to propose experiments and policy changes Contribute to the development of current and new Credit MI, metrics, dashboards, and decision tools in order to gain accurate and timely insight into our Credit Risk drivers. Create, implement, and support credit models leveraging a variety of mathematical and computer science methods and tools including Python, Structured Query Language (SQL), mathematical finance/ programming and statistics, and probability Conduct ad-hoc analysis to identify underlying explanations for changes in portfolio performance, develop data-driven solutions, and evaluate expected portfolio impacts Propose data-driven product changes to improve customer experience and company profitability. Partner with product and engineering teams to implement your solution into production Develop statistical models to assist in pricing and user segmentation for capital markets transactions and financial data analysis Efficiently deliver on compliance by meeting external reporting requirements to ensure we continue to meet our regulatory obligations Run the Board Credit Committee for Branch Microfinance Bank, every quarter. Ensure accurate and timely data submission to the relevant stakeholders such as CRB, CBK etc. Qualifications 8+ years of relevant experience, 3+ years of experience managing a team Experience in banking or Fintech sector a plus Fluent in SQL and Excel. Proficiency in R/Python, or similar statistical analysis tool, is a plus Previous experience in analytics and/or quantitative modeling, using large datasets Experience in 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 Benefits of Joining Mission-driven, fast-paced and entrepreneurial environment Competitive salary and equity package A collaborative and flat company culture Where we work: Remote first, with the option to work in-person occasionally or when required Fully paid health insurance benefit. Work-life balance is not a myth, make use of our 28 days of paid vacation days, 30 days of sick leave and bereavement leave Fully paid parental leave - 6 months maternity leave and 3 months paternity leave Company matched pension benefit Monthly WFH stipend alongside a one time home office set-up budget Annual professional development budget Other benefits include; team meals, virtual social events and in person meet ups Discretionary trips to our offices across the globe, with global travel medical insurance. Opportunity to work and interact with a global team We're looking for more than just qualifications -- if you're unsure

that you meet the criteria but identify with our vision of providing equal opportunity to everyone to access financial services, please do not hesitate to apply! Branch International is an Equal Opportunity Employer. The company does not and will not discriminate in employment on any basis prohibited by applicable law.   Powered by JazzHR

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