

Senior Manager - Credit

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Company: Fuzu

Location: Nairobi

Category: other-general

Job Summary

Contract Type:

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Experience/Education/Skills Requirements:

6-10 years of work experience in an analytical field such as consumer credit, asset finance, pricing, data science, behavioral research, or strategy consulting, including experience managing teams, portfolios, and projects

Credit, data, and financial analysis skills to effectively evaluate and report on key performance metrics

Knowledge of lending business practices and consumer credit in emerging markets strongly preferred.

Strong interpersonal and presentation skills to effectively communicate with colleagues and senior stakeholders

Understanding of business concepts including ROI analysis, discounted cash flow, causality, & statistical significance

Bachelor or Master's degree preferably in a quantitative field, including economics, econometrics, data analytics, computer science, statistics, engineering, credit management, finance, or behavioral psychology

Proficiency in structuring analytical projects and familiarity with tools including SQL, R!, Python, PowerBI, Excel, PowerPoint, and Word, as well as a clear understanding of statistics and quantitative methods and best practices

You might be a good fit if:

You enjoy working in a fast-paced environment.

You are strategic in your leadership and planning.

You thrive in building and sailing in a collaborative environment.

You have experience in coaching and performance management.

You are an agent of change.

Responsibilities

The position is comparable to that of an analytical project manager and involves using technical data analytics, economic and behavioral research, qualitative observations, credit experience, and qualitative observations to address important problems about the credit portfolio of M-KOPA.

As a Senior Manager - credit you will be required to lead analysis, management, and communication on the portfolio, clients, and goods and services of the company's credit performance. This involves organizing the analysis of data from multiple sources, planning experiments, testing hypotheses, and putting together presentations and reports that are used by both internal and external stakeholders. The role's goal is to offer insights that can be put to use in understanding and influencing consumer credit behavior.

Key Job Functions:

Evaluate whether Business proposals meet sound business criteria and credit risk falls within acceptable parameters, approve and recommend appropriate credit facilities including terms or conditions of facilities.

Identify, quantify, and evaluate credit risks in relation to profitability of business proposals and the financial viability of Business banking credits.

Provide quality analysis (typically provided via SQL, R, Python, Excel, and BI visualization tools) to inform management on the credit performance of the portfolio, products, and

customers. This includes regular portfolio and product-level reporting as well as managing ad-hoc investigations and causal diagnoses.

Design and implement initiatives and experiments geared towards improving and maintaining healthy credit performance across M-KOPA's customer base. This includes working extensively with other departments.

Contribute to the development of credit and financial models to be used by the business, including but not limited to IRSR 9 provisioning and bad debt modeling, cash flow modeling, and predictive loss rate models

Build relationships with key stakeholders to improve the quality of business proposals and turnaround time on pricing and or product launch.

Lead the development of reports to key stakeholders including senior management, country leadership teams, and investors, utilizing graphical analysis, PowerPoint presentations, and verbal and written communications.

Monitor and report on key performance metrics on M-KOPA's core products and pilots, including standard and non-standard forms of portfolio health and delinquency reporting, repayment rates, roll rates, etc.

Keep abreast of industry-specific knowledge and key development – stay attuned to industry and market risk development and trends in relation to customers and impact on underlying portfolios

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