

Credit Risk Analyst

Role headline:

Contribution to management, mitigation and development of credit risk solutions designed specifically for the SMME market, through the use of credit risk modelling techniques.

Roles and responsibilities:

The candidate will play a strong role in product development and will make use of statistical and data-analytical methods to design business solutions around the credit risk. He/she will also engage with credit bureaus to understand their role and how this may be enhanced.

The candidate must have a strong statistical and data-analytic background, be a critical and analytical thinker and must be able to demonstrate strong problem-solving skills.

He/she will play a pivotal role in using a data-oriented approach to solve complex business problems and will have responsibilities including but not limited to:

- Underwriting
- Understanding the role of the credit bureaus
- Credit risk management
- Product development and contribution to business strategy
- Data analysis and predictive modelling
- Designing credit policies and assessing credit worthiness of applications
- Building, monitoring and updating financial and risk-related models
- Statistical analysis to determine the impact of strategy
- Development of internal modelling of prospective clients (SMMEs)
- Score card monitoring as well as re-calibrating based on observed experience

He/she will be working closely with the founding team of GroWise Capital, must be a strong communicator and have the necessary skills to help drive and grow the business.

He/she will be working in a relatively new company with the potential for exciting opportunities to adapt, grow, innovate and champion the GroWise vision.

Minimum requirements:

- Advanced university degree in quantitative disciplines:
(Mathematics, Computer Science, Data Science, Actuarial Science, Statistics/Applied Statistics, Engineering or equivalent)
- Proficiency in some combination of Excel, Python, R, SQL and machine learning

- At least 2 years' work experience in credit risk analysis on finance and lending related products within the business lending environment (SMME focus).

Additional advantageous skills:

- Experience in credit risk analysis specifically within the SMME market
- Advanced data analytic and machine learning skills and prior work with big data
- Advanced work in the designing, building and updating of credit risk models and credit risk score cards specifically for the SMME space

This position is well suited for a candidate who:

- works well under pressure
- can problem solve complex business-related problems
- can adapt well to changing working environments
- has good planning and organizational skills
- possess strong leadership character traits
- is diligent and has a good work ethic
- is enthusiastic about designing solutions around the SMME space

The candidate must be enthusiastic about working in an environment where they will be continuously adapting their skills and expertise to develop new solutions for new problems.