

## **Business Development and Quantitative Analyst**

### **Role headline:**

Contribution to the design and development of innovative business solutions for the SMME market using strong quantitative and entrepreneurial skills.

The candidate will also play an integral part in the management, mitigation and development of credit risk solutions specifically for the SMME market, through the use of credit risk modelling techniques.

### **Roles and responsibilities:**

The candidate must possess strong technical skills (statistical and data-analytical). He/she must have the ability to innovate and contribute to the business strategy of GroWise Capital and must 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
- Contribution to business strategy
- Credit risk management
- Product development
- Data analysis and predictive modelling
- Designing credit policies and assessing credit worthiness of applications
- Building, monitoring and updating financial and risk-related models
- Development of internal modelling of prospective clients (SMMEs)
- Score card monitoring as well as re-calibrating based on observed experience

The candidate will be working closely with the founding team of GroWise Capital and must be a strong communicator and have the necessary skills to help drive and grow the business. He/she needs to be a strong critical thinker in order to work well with the GroWise team.

### **Minimum requirements:**

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

### **Additional advantageous skills:**

- Strong entrepreneur
- 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
- Prior work experience in credit risk analysis on finance and lending related products within the business lending environment (SMME focus).

**This position is well suited for a candidate who:**

- is both entrepreneurially driven and technically oriented
- possess strong leadership character traits
- works well under pressure
- can problem solve complex business-related problems
- can adapt well to changing working environments
- has good planning and organizational skills
- 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.