



Credit Analyst

Our client is looking to recruit a key member of the team to lead credit assessments and portfolio monitoring while supporting the growth of their client base.

Role description

- The Credit Analyst will report to the Credit Manager, though initially lines of reporting may be different
- They will undertake credit assessments of prospective borrowers and ascertain compliance with the company's policies prior to loan disbursements. In addition, they will lead portfolio monitoring with the support of branch staff
- He or she will specifically oversee document review, cash flow analysis (where relevant), borrower character checks, assessment and securing of collateral, and confirmation that all other compliance processes have been adhered to
- This is an entrepreneurial role in a recently formed company with the opportunity to innovate on credit assessments and significant opportunities for growth

Duties

- Set up and regularly review credit policies on the company's loan management system
- Review of all documents submitted by prospective borrowers to confirm accuracy
- Undertake cash flow analysis of prospective borrowers
- Coordinating the registrations, charging, and tracking of security assets as necessary
- Confirmation that all lending policies and national regulations have been adhered to prior to disbursements
- Monitor loan performance and coordinate responses to any opportunities or challenges that may arise
- Prepare regular reports on credit activity, risk exposure, and portfolio performance for the management team.
- Review and advise the Board on the appropriate loan policies as necessary
- Other responsibilities as may be agreed from time-to-time with the Company

Minimum requirements

- Self-starter who is comfortable working in entrepreneurial environments and dealing with large teams of individuals with varied educational and professional backgrounds
- Bachelors' degree in Finance, Accounting, Economics, or a related field from a recognised university
- At least 5 years of experience in a microfinance lending business, with a significant portion spent in credit departments
- Strong understanding of financial statements, credit risk assessments, and lending processes



- Understanding of the local market, including trends in micro-lending and the needs of underserved communities.
- Familiarity with credit scoring systems and methodologies, including the use of alternative data sources relevant to the microfinance sector
- Excellent analytical, decision-making, and problem-solving skills
- Strong digital proficiency
- Ability to work in Kenya without sponsorship (preferably a Kenyan citizen)
- Proficiency in English and Kiswahili

Client offer:

- Opportunity to be part of a mission-driven company that is making a real impact on small businesses in Kenya
- A dynamic and collaborative work environment
- Competitive salary and benefits package
- Career growth opportunities within a rapidly expanding company

Interested candidates to send CV with the role as the email subject and in the email body, include application, your notice period, current and expected salary.

Email: cvs@houstonconsult.com

Deadline: Monday 3rd November 2024, 5:00pm