Job Title:	Financial Risk Analyst, Advisory Services	Reports to:	Snr Manager, Advisory Services
Department:	Digital Business	Unit	Financial Risk
Grade:	Band 4	Date:	June 2024
Job holder:		Supervisor:	
Signature:		Signature:	

Job Purpose Statement

This role is responsible for evaluation and identification of the areas of potential financial risks threatening Loop DFS Group assets, earning capacity, or success of the organization, by performing financial analysis and validation activities with the objective of maximizing profits and asset growth, whilst minimizing operating losses and other risk exposures.

They are also responsible for developing business intelligence dashboards to inform decision-making and facilitate risk monitoring, and provide financial modeling to assess and predict profitability and performance of consumer, merchant and corporate products and/or services. They are also responsible for creating financial reports based on the impact of predictive modeling assumptions as well as developing various financial models and providing cost-benefit analyses for business and strategic opportunities, market share, and profitability.

The role is responsible for executing underwriting operations, including evaluation of credit risk proposals and recommending credit decisions and conditions for success for the consumer and merchant businesses across all markets where Loop DFS is represented, in a manner that drives and optimizes lending margins in alignment with the Group's Risk Appetite and Business objectives.

SME in market research, financial and credit risk underwriting process design and assessment techniques in a highly digital and data driven environment, and will assist Senior Manager to guide other Loop DFS Units in their roles and responsibilities in a manner that optimizes business margins.

Key Accountabilities (Duties and Responsibilities)

Perspective	% Weighting (to add up to 100%)	Output
Financial	30%	✓ Establish and review risk tolerance thresholds based on Loop DFS strategy, Risk Appetite, manage and escalate exceptions to guard the Group against unacceptable financial and credit losses arising from breach of KRIs ✓ Generate and review risk measures including Cost of Risk and NPL levels ✓ Generate and review income simulation to ensure the Group's risk/return/dividend targets and goals are met; and provide support for model and report enhancements. ✓ Monitoring covenant compliance and account performance to ensure risk stays within agreed thresholds.

		✓ Monitor key portfolio performance trends to ensure strong credit portfolio quality with a good balance of risk and reward to optimize business opportunities, and in line with business strategy and risk appetite.
Internal business processes	50%	1) Conduct continuous market, economic, environmental, social and governance (regulatory) research to assess and advice the severity of financial risk within the Group 2) Establish strategies for managing risk exposure by identifying potential problems or opportunities and developing solutions. 3) Validate and refine various financial and credit policies/processes through use of analytics 4) Identify, Analyze & articulate risks associated with new products or services in Merchant & Consumer businesses to ensure that they are financially viable 5) Present ideas as outcomes of risk evaluation exercises via reports and presentations, outline findings and make recommendations for improvements. 6) Support new business initiatives through use of quantitative (statistical) using software such as R, Python and qualitative analysis to evaluate risk. 7) Conduct periodic evaluations and quality assessments to ensure that the Group's financial systems and processes are functioning properly 8) Using background due diligence to evaluate credit risk ,and propose creation of customized credit products to tailor needs of the Business and Customer segments 9) Interact directly and maintain good rapport with Business teams and customers teams to deeply understand their business models while protecting the Group's interests and following compliance protocols 10) Guide and support pre-underwriting functions (Business/Data Science/Product) in determining correct application of Loop DFS guidelines. 11) Keep abreast on latest technology changes such as data analytics and artificial intelligence that can be applied to financial and credit risk management. 12) Recognize and escalate decisions to the Senior Manager when required as per underwriting policy 13) Perform ad-hoc creation and maintenance of reports related to underwriting operations 14) Perform regular risk control assessments, scenario analysis and stress tests on the loan portfolio within agreed service levels 15) Collaborate widely with other stakeholders in the Group and its subsidiaries in key digital initiatives, including risk process design, development and execution of tests 16) Assess the effectiveness and accuracy of new data sources and data gathering techniques in collaboration with Data Engineering and Data science. 17) Perform financial forecasting, reporting, and operational metrics tracking 18) Design, develop and implement financial models for decision support including predictive modelling to increase and optimize collections and recoveries, customer experiences, revenue generation, ad targeting and other business outcomes. 19) Analyze past results, perform variance analysis, identify trends, and make recommendations for improvements 20) Support scorecard monitoring and analysis; participate in the scorecard development as well as validation of the score cut-off points.

		21) Guide the cost analysis process by establishing and enforcing policies and procedures 22) Perform market research, data mining, business intelligence, and valuation computations 23) Satisfactory Audit/Risk and compliance rating on data driven models and underwriting processes

Customer	10%	• Work in close collaboration with the Business Teams to achieve the following for assigned portfolios:
		   o Support New Business initiatives & proposals for incorporation into product programs
		   o Engage Business partners in regular asset quality reviews with provision of analytics insights to identify risks/ opportunities and recommend relevant actions
		   o Support review of credit policies, scorecards and program risk acceptance criteria regularly, with analytical insights of portfolio trends & performance
		   o Drive portfolio management , collections and recoveries initiatives through the credit cycle management framework by jointly working in partnership with business , product managers, data science team, operations team and collection teams
		• Support scorecard monitoring and analysis; involve in the scorecard development, back testing as well as validation of the score cut-off.
		• Participate in digital initiatives and drive continuous improvements in analytics capabilities using both traditional and non-traditional data as well as enhancements in the use of risk analytics tools.

Learning and growth	10%	• Self-development: engage in self-development initiatives and trainings that equip staff on emerging global Risk management practices • Subsidiary staff growth and transfer of best practices skills through regular training and coaching • Internal Staff growth through coaching and training

Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	N/A
Indirect Reports	✓ + 5 Regional Deal and Portfolio Analysts ✓ Business development squad teams

Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
Internal ✓ Business Partners: Customer Experience, Data Science, Product, Delivery Management, Finance and IT ✓ Subsidiaries and Strategic Partners ✓ Group Audit, Enterprise Risk and Credit Risk Management and Finance ✓ Operations Team	External ✓ Strategic Partners ✓ Regulators ✓ Service Providers (Debt Collection Agencies, ICAs CRBs etc) ✓ External Auditors

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Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make
(Indicate if it is Operational, Managerial or Strategic). Please also highlight any budgetary control responsibility if applicable for the role.

- o Structure customized Loans facility proposals, portfolio management processes and recommendations for Business and customers based on due diligence and SWOT appraisals, quality of customer profiles, related application and behavioral scorecard outputs, and debt collateral and financial strength.
- o Design and implement digital first Portfolio Management strategy, process and MIS reports/Dashboards to inform decision-making and facilitate risk monitoring for assigned customer segments/products including Prioritization, Segmentation and Communication workflows
- o Define and guide the collections and recoveries teams on best collection strategies based on data analysis and trends
- o Recommend and support new/existing product and process changes, and enhancements for optimal assessment, underwriting and credit risk margins
- o Approval of facility amendment requests under personal delegated mandates or via higher approval authority.
- o Risk Classification and provisioning –ensure compliance with Credit Policy and Regulatory guidelines including stress testing. Review and recommend decision on exceptions
- o Monitor and make recommendations on market specific debt collection trends
- o Set thresholds for stress testing and monitoring and mitigating against operational and fraud risks

Work cycle and impact: time horizon and nature of impact (Planning)
(e.g. Less than 1 week, 2 weeks, 2 weeks – 1 month, 1month – 3 months, 3-6 months, 6-12 months, above 1 year)

Long Term Planning: o Support the design and implementation of digital first Credit Assessment and Evaluation processes o Definition, documentation and testing of the e2e Portfolio Management Processes for assigned new/existing portfolios and or process enhancements from product design phase o Design and implement evaluation, underwriting and monitoring models for assigned portfolios	**>1 year**
Short Term Planning: o Assessment, underwriting and structuring customized recommendations for allocated portfolios o Monitoring of portfolio performance and MIS reporting (Management/Regulatory) based on pre-defined guidelines and thresholds o Quality Assurance Management through regular review and enhancement of processes, data quality, exceptions management and covenant processing o Development and management of partner engagement procedures and workflows for assigned portfolios o Cascade collections and recovery strategy recommendations to the Collections Team based on outcome of data analysis	**6-12 months**

Ideal Job Specifications

Academic:
- o University degree preferably in Actuarial Science, Statistics, Economics, Finance or Business Administration or related fields.
- o Proficiency and Practical experience in data analytics and use of relevant MIS, BI & MS Office applications and statistical computer languages e.g. SQL, R, Python.
- o Strong IT skills and experience with office automation tools

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Ideal Job Specifications
Professional:

- o Strong financial modelling, analytical and problem solving skills with an emphasis on data science and risk management.
- o Experience working with and ideation and creation of data architectures.
- o Knowledge of a variety of machine learning techniques (clustering, decision tree learning, artificial neural networks, etc.) and their real-world advantages/drawbacks.
- o Knowledge of advanced statistical techniques and concepts (regression, properties of distributions, statistical tests and proper usage, etc.) and experience with applications.
- o Excellent written and verbal communication skills for coordinating across teams.
- o A drive to learn and master new technologies and techniques.
- o Project Management and Supervisory skills.
- o Interpersonal skills to effectively communicate with and manage expectations of internal customers and other stakeholders who impact performance.
- o Decisive and solution focused. Possess strong analytical skills with the ability to collect, organize and analyze significant amount of information with attention to detail and accuracy.
- o Demonstrated ability to synergize, prioritize and drive results with a sense of urgency
- o Self-motivated with a strong inquisitive mindset and quest for learning
- o Self-empowerment to enable development of open communication, teamwork and trust that are needed to support true performance and customer-obsessed oriented culture.

Desired work experience:

- o 4 years banking experience with at least 2 years covering credit management, financial risk and/or portfolio analysis
- o Experience with portfolio management and reporting in a highly automated environment.

Ideal Job competencies

Technical Competencies	
Risk Assessment and Identification	Skilled at qualitative internal and external stakeholder interviewing and engagement. Excellent at deriving key insights and patterns from stakeholder interviews and using that input to identify gaps and clarify problem statements. Skilled at risk identification, mapping, to break gaps down into quantifiable KRIs. Excellent at collaborating with Customer, Product, Tech and Process flow Design to bring potential risk management solutions to life. Candid knowledge of the financial sector and risk management guidelines as well as current banking and fintech operations practice.
Risk Management Design	Excellent at breaking issues down into risk points within product and process flow design. Deep familiarity with Loop DFS digital products and the relevant business processes Excellent use case and requirements development skills. Able to elevate performance of the Group through excellent ORM outputs.
Business Skills	Must be able to read and analyse financial scorecards and documents including tax returns, bank statements, financial statements, and credit reports Ability to understand the financial condition of individuals and businesses based on reporting details and basic understanding of how consumers and businesses operate financially across different industries Apply business and economics knowledge to evaluate, manage, and advise management on financial risks Able to manage internal partnerships and external partners to optimize cost of risk

Technical Competencies	
Communication Skills	Capable of representing Loop DFS Risk Management internally and externally at stakeholder meetings. Solid presentation skills at all levels of the company. Appropriately influences & persuade others to a course of action.
People Management Skills	Aligns team with larger NCBA Group Risk Management and Loop DFS vision and goals. Able to translate and align strategy in a meaningful way for team, building a shared understanding of team goals and targets. Uses situational leadership techniques to provide appropriate level of guidance and latitude to team members. Adept at caring personally for team members and providing candid real-time feedback.

Behavioural Competencies	
Emotional Intelligence	Knows own strengths and limits; aware of own emotions and the effect they have on others and has the self-control to keep disruptive emotions and impulses in check.
Social and Cross-cultural Awareness	Interacts with people (colleagues, customers, stakeholders and the public at large) in different social and cultural environments, showing respect and positive regard for them in an ethical and appropriate that are consistently with the values of the organization.
Agile	Able to change plans, methods, opinions or goals in light of new information, with the readiness to act on opportunities. Highly effective in adapting to differing environments. Inculcates a digital mind-set in the organization, institutionalising cross-functional collaboration, flattening hierarchies, devolving decision making to smaller teams, and building environments that creatively partnering with external companies to extend necessary capabilities to encourage the generation of new ideas and developing more iterative and rapid ways of doing things. Implements incentives and metrics to support such agility.
Self-Development	Have a strategic approach to personal and professional development actively seeking feedback from others to which they will respond by establishing self-development goals. Seek to experience a range of relevant career opportunities in the context of a long-term plan enabling them to deliver the truly outstanding contribution required.

Behavioural Competencies	
Leadership	Enjoys being measured, and judged by financial and other performance targets.
	Optimal balance between risk management and business driven mindset in alignment with Business and Risk objectives.
	Perseverance, solution oriented and proactive style to drive cross-functional initiatives forward.
	Delivers results and has significant impact on an organization through the teams managed.
	At a basic level, are proactive, never reactive, and don't need to be told what to do. At the highest, will recognise and bring into the organisation significant opportunities where technical solutions and risk optimization opportunities meet to create strategic advantage.
	Is not afraid to speak their mind and is always prepared to raise difficult issues with others in the face of actual or expected opposition from colleagues.
	Be personally robust and self-confident in pursuit of their objectives for the customer segment and the organisation.
	Maintain a positive "can-do" attitude to achieve what they know needs to get done.
	Capable of developing a sound understanding of the motives, needs and concerns of others and develop a deep understanding of their complex stakeholder network. Can anticipate the motives and expectations of others effectively.
	Team members feel included, valued, and trusted, such that they work impactfully with each other and with other teams.
	Has the emotional intelligence to understand and manage own and other's emotions.