



African Trade Insurance Agency

Agence pour l'Assurance du Commerce en Afrique

Credit Analyst - Main Functions and Responsibilities

Under the oversight of the Senior Credit Analyst and overall supervision of Chief Risk Officer, your functions and duties shall be as follows:

- For a given set of countries, analyse and monitor the general economic and political environment insofar it affects the creditworthiness of companies, including:
 - ✓ Key sectors of the economy and their performance
 - ✓ Quality and availability of information on companies
 - ✓ The regulatory environment i.e. government regulations and policies towards commercial entities
 - ✓ The legal environment i.e. security perfection, bankruptcy and legal ways for debt collection
- Undertake financial analysis of corporate customers using credit skills, ratio analysis; evaluation of parent support policies; judgement of management and strategy. In this respect, analyse historical and projected financial statements of potential and existing obligors, as well as potential and existing ATI insured's; monitor receipt of quarterly/annual financial information and credit grading of accounts for annual review; monitor the quality of ATI's credit exposure portfolio by ensuring that limits are consistent and respected, and to identify and signal early warning signs of credit deterioration
- Review and update (as may be required from time to time) the organisation's credit information database and obligor underwriting system
- Evaluate and understand risks associated with individual applications for insurance, the underlying project, parent support policies, quality of management and strategy and recommend appropriate risk mitigation measures
- Ensure compliance with ATI's policies, including the provisions of the operations manual and ensure that ATI's policy breaches are properly authorised at the correct senior approving level
- Have contacts with key clients, banks and obligors in order to develop both general intelligence on a given sector or region and specific information about private obligors and public buyers
- Evaluate and document the soundness of the credit management policies of lenders and traders;
- Contribute to debt collection and risk mitigation actions
- Contribute to corporate communication exercises, workshops and conferences
- Travel on regular basis to meet information sources, clients, banks, buyers and other business partners
- Perform such other duties as may be assigned to you from time to time

The position will be based in Kenya, with the possibility of relocation to another African country.

Qualifications & Attributes

- Strong credit experience, preferably with an African bank of credit institution
- Fluent in English and, preference will be given to candidates with additional fluency in French or Portuguese
- A minimum of 5 years banking and credit experience in one of the following regions: Francophone East, Central or West Africa
- Good personal network in that region (banking and corporate)
- Master's Degree in Business/Economics, or equivalent through experience
- Excellent communication and presentation skills