



## **Job Description for the Credit Analyst**

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 as 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 & 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 organization'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.

**Qualifications:**

- Master's Degree in Business/Economics, or equivalent through experience;
- Strong credit experience, preferably with an African bank or credit institution;
- Preferably English speaking with French and/or Portuguese would be an added advantage;
- A minimum of 5 years banking and credit experience in a francophone West African country;
- Extensive personal network in West and Central Africa (banking and corporate);
- Excellent communication and presentation skills

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