



Job Designation: Credit Analyst

Operations Industry: Financial Services

Department - Credit

Location: Kisumu Branch

Background

ED Partners Africa stands for transformation – the transformation of the country's affordable private education sector.

We believe that education teaches us to learn. This is a transformative process and experience for every child. Our ambition is to ensure access to world-class education, so that a confident, compassionate and clear-thinking young adult passes out from school, ready to realize his or her full potential. With more than 15 million school-going population, around 40%- 50% of the enrolled children prefer private schools over government schools and this trend is increasing every year.

ED Partners Africa works with entrepreneurs who have launched schools, tuitions, training centers, or other educational activities focused on Kenya's underserved population. By providing access to world-class education innovations and resources, ED Partners Africa helps these entrepreneurs transform their learning environments and outcomes and expand their enterprise to better serve more students. Access to capital is one of the most important requirements of school owners for addressing this gap. Money is needed to build additional classrooms, purchase desks, and computers, set up labs and libraries, etc. Unfortunately, most private schools find it very difficult to raise money from formal sources.

ED Partners Africa will aim to fill this gap by providing secured and unsecured loans to private schools serving the low-income population to improve the school quality and infrastructure.

Job Description

You will be responsible for ensuring that all loan applications are assessed as per the credit policy and that all deviations, if any, are properly mitigated and documented. You will be required to visit clients, assess them based on personal discussion and interviews and ensure that all files are turned around within acceptable timelines. This is for files under the HOCC approval level.

In addition to being good at credit assessment, you should have good interpersonal skills. The job requires regularly interacting with customers, members of the sales team, and ops. Conflicts generally arise in such situations where people are looking at something from different perspectives and hence skills for conflict resolution will help you significantly in excelling at your job.

Specific Responsibilities

- 1) Visit customers, assess applications, and ensure that credit parameters are adhered to.
- 2) Ensure that agreed turnaround times are honored for all applications.
- 3) Track deviations and any correlation between deviations and delinquencies and make recommendations about procedural or policy changes.
- 4) Contribute to the development of credit and financial models to be used by the business, including but not limited to bad debt modeling, debt collection processes, cash flow modeling, and loss rate assumptions.
- 5) Liaise with other departments to ensure that actions are appropriately carried out to execute on key initiatives to drive improved credit performance, reduce risk and improve accountability.
- 6) Monitor the company portfolio and highlight any early warning signals.
- 7) Ensure that all KYC guidelines issued by CBK from time to time are adhered to.
- 8) Monitoring of the portfolio, analysis of delinquent cases, profiling of customers, and data cuts.
- 9) Documenting daily collections activity
- 10) Recommend credit limit adjustments by evaluating customer records, activity, and payment history.
- 11) Alert management to emerging credit risks
- 12) Participate in weekly reporting and account status meetings
- 13) Participate in ad hoc projects and audits as needed.
- 14) Ability to handle multiple projects and submit applications on time.
- 15) Understanding of business, economic, and industry risk.
- 16) Financial forecasting.
- 17) Practice due diligence
- 18) Performs other duties as assigned.

Preferred Profile

- 1) At least 4 years of experience in Retail/SME credit management.
- 2) Graduate from a reputed institution with a business-related degree.
- 3) Comfortable in assessing clients without access to audited financials.
- 4) Deep understanding of risk and its various dimensions like operational risk, credit risk, market risk, etc.
- 5) Being a team player and the ability to appreciate other people's perspectives is essential.
- 6) Willingness and ability to travel.
- 7) Good communication skills.
- 8) Good analytical skills and ability to process data on a computer spreadsheet.