



1 in 4 people do not have access to electricity

*We are an equal employment opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, gender, national origin, disability status, protected veteran status or any other characteristic protected by law.*

## JOB DESCRIPTION: CREDIT ANALYST

**Job Location:** Kenya

**Reporting to:** Operations Manager

### Position Description:

The job holder will be responsible for the direction and coordination of the credit and collections functions which will include credit analysis, data analysis & reporting, collections & collaborative efforts, bad debt, delinquency reserve analysis, project management and credit reporting.

### R&Rs

1. Lead analytics and reporting for credit risk management
2. Proactively manage and monitor credit risk at both a portfolio and a customer account level
3. Execute company culture that reflects an understanding of and passion for responsible financial services, and shared accountability for credit risk management by ensuring accurate, timely and informative reporting on all credit KPIs
4. Provide leadership and management for your Credit team and coaching and capacity development for the Kenya team members involved in the credit process.

### Deliverables and Activities

#### Credit Strategy, Analytics & Innovation:

- Consolidate quantitative and qualitative inputs from our customers and other sources to fully understand the repayment performance of our customers.
- Structure and implement customer insight research projects, such as mapping the financial lives of households, to deepen our understanding of what drives repayment behaviours
- Use the data insight from the above to scale any that are effective in improving customer repayment patterns
- Inform pricing and product strategies to support the company's strategic objectives regarding Credit and customer repayment
- Monitor, assess, and anticipate credit risk across the portfolio, and proactively report any potential risks
- Identify key contributors to low performance and create action plans for improvement.



1 in 4 people do not have access to electricity

*We are an equal employment opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, gender, national origin, disability status, protected veteran status or any other characteristic protected by law.*

### Scalable Credit Operations.

- Maintain and help implement Credit policies and procedures developed by the credit committee in line with company standards, ensure their compliance, and seek out ways to improve their effectiveness and efficiency.
- Improve the way we collect ongoing quantitative and qualitative data for each customer interaction to gain richer insight into their experience and repayment behavior

### Responsible Credit Culture

- Collaborate with other functions (Call Center, Service Center, Sales Team, etc.) to establish performance standards and create accountability for results
- Ensure there are timely and effective mechanisms for feedback to teams and team members on issues related to performance or compliance to policy and procedure, including retraining or other measures as needed

### KPIs

- Collections in line with set targets.
- Reduction of company delinquency parameters to below set targets.
- Collaborative effort with partners/vendors to ensure that collection is done within the approved budgets & time.
- 100% reporting accuracy & analysis: Accuracy of reports & forecast to guide business decision making.
- Partner/vendor engagement feedback.

### Desired Skills & Experience

- 3 years' minimum work experience
- Bachelor's Degree
- Work experience in related areas such as project management, financial services, data analysis, or field team management
- Demonstrated ability to manage projects and teams, especially in a high-growth and performance-driven environment
- High level of comfort working with data, with the ability to translate analysis to insights, and insights to action
- Solid understanding of credit risk and consumer lending
- Outstanding written and verbal communication skills (English)



1 in 4 people do not have access to electricity

*We are an equal employment opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, gender, national origin, disability status, protected veteran status or any other characteristic protected by law.*

## Highly Desired Skills and Experience

- Experience in a comparable sector, such as in Digital Financial Services, in a Telecom, or for a Financial Institution (particularly where the customer base was similar to ours)
- Experience with customer segmentation and customer profiling
- Experience working with and implementing projects through field staff in an emerging market
- Experience working with SQL, Tableau, R, etc.

## How to Apply

Candidates who meet the requirements should submit their CV and cover letter to:

[recruitment.kenya@dlight.com](mailto:recruitment.kenya@dlight.com) before 8<sup>st</sup> September 2020.

## About d.light

Founded in 2007 as a for-profit social enterprise, d.light manufactures and distributes award-winning solar products designed to serve the more than 2 billion people globally without access to reliable electricity. With operations across Africa, Asia and the Americas, d.light has impacted close to 100 million lives with its products and solar solutions. For more information, visit [www.dlight.com](http://www.dlight.com)

