



JOB PROFILE

1. POSITION DETAIL

Job	Credit Specialist/Associate		
Job Title: Naming Convention	Credit Analyst		
Group	IDF Capital		
Employment Status	6 Month Contract		
Location	Illovo		
Reporting Line	Credit Manager	Job Analyst Title	Credit Specialist / Associate

POSITION IN THE ORGANISATION	
1ST LINE MANAGER (4TH LEVEL)	Credit Manager
THIS POSITION	Credit Analyst
SUBORDINATE (1ST LEVEL)	
SUBORDINATE (2ND LEVEL)	

PURPOSE OF THE JOB
The incumbent's role is to assess and recommend customer credit applications using a range of criteria, including purpose of application, credit viability, customer payment history and customer creditworthiness, etc. Credit analysts determine the credit worthiness of people or companies applying for loans.

2. POSITION DESCRIPTION: OUTPUT

MAIN OUTPUTS AND RESPONSIBILITIES FOR THIS POSITION – (PLEASE PROVIDE A SHORT DESCRIPTION UNDER EACH HEADING/OUTPUT)	TIME SPENT
<ul style="list-style-type: none"> ▪ Essential Duties and Responsibilities ▪ Processing applications in line with the Fund mandates or internal requirements ▪ Evaluating short and long-term finance transactions to determine the degree of credit risk involved, which includes: <ul style="list-style-type: none"> ○ commercial viability ○ financial soundness of the transaction ○ Client liaison ○ Document sourcing/Gathering information about clients. ○ Compliance verification ○ Credit data and financial statements analysis ○ Assessing, analyzing and interpreting complicated financial information ▪ Conduct the overall Due Diligence(s) on the opportunity ▪ Perform site visit and verifications ▪ Based on the evaluation performed, prepare a credit report or investment memorandum including the proposed funding structure ▪ Prepare financial models and forecasts ▪ Present deals to the credit committee for approvals ▪ Prepare Implementation and handover documents for Legal and Finance departments ▪ Provide Support Functions for Portfolio Monitoring, including: <ul style="list-style-type: none"> ○ Taking a proactive role in managing and collecting debts ○ Follow up and ensure timely re-payments are made. ○ Undertaking financial briefings ○ Undertake client visits ▪ Keeping company credit exposures within set risk bearing limits ▪ Completing loan application processes and submitting to loan committees for approval ▪ Keeping knowledge of key issues up to date (for example legal, market risk and compliance issues) ▪ Helping to enhance the quality of credit applications ▪ Making recommendations about procedural/policy changes 	
TOTAL	100%

3. JOB EVALUATION CRITERIA: INPUT

A) Knowledge and Skills	
Formal Education	B. Com Degree in Finance/Accounting
Experience	3 to 5 years of Credit experience (preferably in financial services or banking environment)

B) Competencies	
<ul style="list-style-type: none">▪ Debt restructure experience would be advantageous.▪ Strong excel skills – intermediate to advanced.▪ Accurate, efficient, and organized with the ability to prioritize tasks as needed.▪ Knowledge and experience of Microsoft Office and accountancy software.▪ Ability to maintain strong relationships with external clients and internal colleagues.▪ Professional, confident, and diplomatic when liaising with others.▪ Ability to communicate well with strong negotiating and persuasion skills.▪ Good with record keeping of client status / conversations etc.	