

Credit Risk

“Our mission is to make business ownership a viable career for individuals who struggle to raise finance. We provide affordable loans and mentoring to help these individuals start up and succeed”

The credit risk and MI team work with all parts of the business and are responsible for:

- Weekly / monthly reports and analytical support to all parts of the business
- Developing collections strategies
- Portfolio management / MI reporting
- Responding to information needs across the business for various tasks including providing information for Prime Minister’s Questions and other government related requests

For the duration of your internship you will provide key insights of our loan portfolio, with a focus on collections, through data analysis informing key business decisions and future strategy.

Key Accountabilities

- Input into policy and collections decisions by providing data analysis (including checking integrity and validity)
- Review and analyse data regarding the arrears position of the portfolio
- Assist in the presentation of the arrears data to stakeholders
- Review and assist with queries from external finance partners
- Build and maintain effective and productive working relationships with colleagues, clients and third parties, supporting the delivery of the company’s mission and business objectives.
- Assist in driving the strategy for credit and risk processes, such as investigating and evaluating new credit reference products and tools.

Competencies / Behaviours

- Working towards a Bachelor’s or Master’s degree level in Mathematics, Life Sciences
- A willingness to learn and explore new opportunities is essential
- Strong aptitude for data exploration, manipulation
- Highly analytical with strong attention to detail
- Proficient in Excel
- Coding experience is essential