

Accion Venture Lab

Job Description Bank



Role	Credit Analysis
Title	Credit Risk Analytics and Development Lead
Company	Pariti

Company Description

Pariti is a new fairer type of finance company. We provide tools, guidance and access to low cost loans to help our customers out of high-interest debt towards a safer financial future. Pariti is an innovative new tool which helps users pay down high-interest debt whilst increasing their financial knowledge. Pariti provides debt repayment tools, free educational resources and access to low cost loans to put users on the path to debt freedom.

Location

London, UK

Providing context around the organization's stage of development of the organization can help to filter the right candidates

Summary

Job Description

We've just completed our seed round and are searching for someone to play the key role in developing our credit scoring algorithm and building the analytics team. You'll be working closely with our development team to shape and build the future product and to define the API we use with our credit partners.

Pariti is at the start of a journey so this is a perfect opportunity to play a huge role in shaping the future of our products - we love highly motivated people ready to roll up their sleeves and dive in where they see an issue.

Qualifications

- Credit Risk Management
- Statistical Modelling
- 4+ years experience in a credit analytics role within a retail financial services business
- Graduates from leading universities with BSc, Masters and PhD degrees taken within Mathematics, Statistics, Economics, Operational Research, Computer Science, Science & Engineering. - Experience with analytics tools, such as MS-Excel, MATLAB, R, Tableau, Qlikview, with coding (R, Python) is highly desirable.

- Specific skills we seek: Python, Analytics & Reporting, Data Mining, Data Analysis, Big Data, Statistics, Risk Management, R, Risk Assessment, Analytics, Matlab, Risk Analysis, Predictive Analytics, Tableau, Statistical Modeling, QlikView, Credit Analysis, Credit Card Fraud Prevention, Statistical Analysis, Credit Underwriting, Credit

Perks

A competitive salary and potentially equity options. £40K – £50K Salary 0.3% – 3.0% Equity

Technical/analytics jobs descriptions generally include detailed information of specifics on coding/ tech languages needed, and 'Skill sets' have been deprioritized here

Salary quotations are not uncommon but tend to appear more frequently in junior-level roles where negotiation is a less common occurrence.

Role	Credit Analysis
Title	Credit Analyst
Company	Bond Street

Company Description

A short description of what the company does is key; too long and readers will skip it!

Bond Street is a startup focused on transforming small business lending through technology, data and design. Small business owners are the foundation for growth in our economy, and yet today's banking system has left them behind. We're building a better future where access to financing is simple, transparent and fair.

Location

New York City

This summary allows candidates to assess whether they are suited for the job before diving into the specific description and requirements

Summary

We are building a revolutionary credit team that will work closely with our Product, Engineering and Data Science functions to develop transformative underwriting processes and analytics. Your work will inform smarter, faster credit decisioning and superior portfolio management. You will be a driving force in helping Bond Street quickly scale to billions of dollars of booked loans with minimal losses and exceptional returns.

Job Description

- Partner with product, engineering & data science functions in the ongoing design and build-out of Bond Street's automated credit decisioning and analysis capabilities.
- Holistically analyze the credit requests of small business applicants.
- Collaborate with Bond Street's Chief Credit Officer, an industry expert with 30 years of credit experience.
- Proactively monitor performance of existing credits within Bond Street credit policy & credit agreement requirements while helping us build the next generation of analytics to identify and act upon emerging risks and opportunities.
- Develop critical performance dashboards to analyze the mix of applicants and the performance of approved credits over time.

Qualifications

- Bachelors degree in finance, accounting, statistics, engineering or a related business discipline

- Banking, accounting, or commercial financial analysis experience a plus
- Formal credit training a plus

Skill sets

- Outstanding customer engagement skills and a passion for creating an extraordinary customer experience regardless of the final credit decision.
- Strong analytical skills including the ability to read and assess both individual and company financial statements & tax returns – profitability, cash flow and debt service capacity analysis + projections
- Ability to properly identify the key credit risks, and reach a prompt and well thought out credit decision.

Perks

\$60K – \$90K Salary
0.1% – 0.5% Equity

A wide salary range allows pay to be adjusted commensurate with experience. Offering equity in the job description is a highly competitive way to attract top talent.

Role	Credit Analysis
Title	VP of Real Estate Credit and Risk Management
Company	Realty Shares

Company Description

RealtyShares is the LendingClub for Real Estate. We've created the leading marketplace for real estate investing through which individual and institutional investors can purchase shares in pre-vetted residential and commercial real estate properties for as little as \$5,000 from the convenience of a laptop or tablet. These investments are offered through real estate borrowers/sponsors looking for access to more efficient capital than what banks and other private capital sources are able to provide.

We streamline the investment process so investors can complete the entire process online, signing all documents electronically and transferring funds, securely through the platform. We also provide investors with access to a dashboard through which they can monitor their investments, tax and legal documents and returns.

We've had tremendous success and are now scaling our team and technology to continue disrupting the \$500B annual US real estate investment market.

Location

San Francisco

Summary

RealtyShares is seeking a strategic and experienced VP of Credit/Risk Management to join our Senior Management team and help formulate, guide and manage enterprise risk policies including pricing and risk management strategies for our portfolio of debt and equity real estate investments.

Job Description

- Develop underwriting, pricing and credit policies and guidelines for the company that will be applied across real estate opportunities sourced and funded through RealtyShares
- Ensure underwriting guidelines are current and respond to changes driven by the market, the regulatory environment, new products and borrower/sponsor feedback
- Establish credit policy for all investment products, including bridge debt, mezzanine equity, preferred equity and term debt

- Create and manage portfolio concentration limits with respect to specific borrowers, markets and asset classes
- Construct effective monitoring and reporting capabilities for credit risk within the company and identify key risks and mitigation strategies
- Formulate and implement strategic initiatives and decisions regarding risk management, pricing and product development

Qualifications

- 10-12 years of credit and portfolio risk management experience in a real estate capacity
- A bachelor's/master's degree in mathematics/statistics or finance with a credit/mathematical focus
- Expert knowledge of statistical methods and modeling utilizing Excel, VBA, simulation tools, computer programming languages
- Expert knowledge in financial modeling and understanding real estate asset-level cash flow
- Demonstrated ability to manage underwriting, credit policy development, quality control and due diligence

Skill sets

- Strong management and leadership skills; expert judgment and decision making capabilities

Difference between qualifications and skill sets can be subtle, and dependent on the role it may be

Perks

\$100K – \$150K Salary

0.5% – 1.5% Equity