

## Credit Analyst

**Job Title:** Credit Analyst

**Location:** Pristina, Kosovo; On-site, Full-time

### Company Overview

Zvilo is a trade-led, cross-border digital lender, focused on emerging markets in CEE and MENA regions (with a particular focus on the Western Balkans). We provide working capital financing via a range of factoring (invoice financing) products, in regions where access to capital is limited. We are committed to providing tailored financial solutions to our clients, ensuring their growth and financial stability.

### Job Summary

The Credit Analyst will be an integral part of the credit-risk assessment and monitoring process, responsible for conducting thorough credit analyses of new obligors, including financial analysis, as well as ongoing monitoring of existing obligors. This role involves active participation in credit committee meetings, financial analysis, memo writing, and continuous risk management.

### Specific Responsibilities and Activities

1. **Pre-Screening Reports:** Assist the sales team in preparing pre-screening reports by gathering information on clients and analyzing financial and operational data to understand the client's profile.
2. **Screening Reports and Presentations:** Prepare comprehensive screening reports, including full financial analysis, and present the findings to the Credit Committee (CC). This involves liaising with clients and the sales/operations team to gather required data and contextual information on the client's financial movements.
3. **Credit Analysis:** Conduct comprehensive credit analyses for new obligors using Zvilo's proprietary credit model, which includes:
  - Mapping financial statements into the company's chart of accounts.
  - Completing cash flow statements when missing (i.e., creating the P&L and BS).
  - Ensuring accuracy of financial outputs within the model.
  - Reviewing historicals and assigning assumptions and inputs for financial forecasts.
  - Analyzing the obligor's buyers and suppliers to assess concentration risk and payment terms.
  - Summarizing credit analysis findings, focusing on key financial metrics.
4. **Credit Memos:** Draft and present credit memos for the final Credit Committee, incorporating findings from analyses and any additional research (e.g., website, news articles). Refine credit analyses based on feedback from the CFO/COO and finance/credit team members.

5. On-going monitoring: Update credit analyses for existing obligors on a quarterly basis, highlighting any significant risks or performance issues. Prepare roll-forward memos when risks are identified, ensuring continuous monitoring and risk management.
6. Data Management: Responsible for storing client data and credit files in SharePoint in accordance with Zvilo policy.

### **Skills & Qualifications:**

- Proven experience in credit analysis or a similar role.
- Strong understanding of financial statements and credit risk assessment.
- Proficiency in Excel and financial modeling/analysis.
- Excellent communication and writing skills, with proficiency in English.
- Strong research skills and attention to detail.
- Ability to work independently and as part of a team.
- Presentation skills.

### **Responsibilities for Senior Credit Analyst**

- Coaching and Mentorship: Provide guidance and mentorship to junior credit analysts, assisting them in developing their skills and understanding of credit analysis processes.
- Client Interaction: Take on a more client-facing role, directly interacting with clients to gather information and provide insights into their financial status and creditworthiness.
- Leadership in Credit Committee: Lead presentations and discussions in Credit Committee meetings, ensuring that all relevant information is clearly communicated, and any questions or concerns are addressed effectively.
- Advanced Risk Management: Take greater responsibility for identifying and managing credit risks, including the development and implementation of advanced risk assessment tools and techniques.
- Strategic Input: Contribute to the strategic planning and decision-making processes related to credit risk management, providing expert insights and recommendations to senior management.

### **Credit Skills Needed:**

- Accounting/Financial Statement knowledge.
- Excellent written and spoken English.
- Excel proficiency.
- Presentation skills.
- Communication skills.

Interested candidates should send the CV to: [hr@zvilo.com](mailto:hr@zvilo.com). Only shortlisted candidates will be contacted.