



## **EWB Long Term Fellowship Numida Technologies**

**Role:** Credit Risk Analyst

**Venture:** Numida Technologies

**Website:** <http://www.numidatech.com>

**Location:** Kampala, Uganda

**Start Date:** Training May 2017, placement start date June 2017

**Duration:** 12 months

**Engineers Without Borders Canada (EWB)** is a Canadian NGO that invests in people and ventures to create a thriving and sustainable world. Bolstered by its network of 36 chapters and 1600 members, EWB provides seed funding, talent and mentorship to social enterprises throughout sub-Saharan Africa. For more information on EWB, visit <http://ewb.ca>.

### **The EWB Fellows Program**

The EWB Fellows Program exists to develop a cadre of Systems Change Leaders by equipping them with the opportunities, competencies and skills needed to build a more thriving and sustainable world. Every year we recruit 25-30 outstanding people for the 12-month Fellowship, placing successful candidates in one of our early-stage Ventures located throughout sub-Saharan Africa. This Fellowship opportunity is with Numida Technologies and is based in Kampala, Uganda.

### **About Numida**

Numida is a financial services technology company based in Kampala, Uganda and we help African small businesses grow. We do this through our mobile application, TrackApp, which enables entrepreneurs to keep good financial records, make better business decisions, and easily access affordable financing. We are working to unlock the potential of the 22 million African small businesses that are held back by the high cost and inaccessibility of credit.

### **About the role**

We are looking for a financial analyst who will thrive on understanding, modeling, and identifying strategies to reduce the lending risk borne by Numida and to prevent and detect fraud while pushing the boundaries of the cost and accessibility of credit for small businesses in Uganda.

### **Responsibilities**

As a Credit Risk Analyst for Numida, your responsibilities will include:

- Querying, cleaning, analyzing and interpreting data accurately and within tight deadlines to assist management in making data-based lending decisions
- Proactively monitoring various information systems (self-reported cash flows, demographic data, in-app behaviour data, repayment data) and processes to ensure timely, accurate and reliable information is delivered to the credit and product development teams
- Performing detailed analysis to determine key attributes, trends, root causes and key drivers of the lending performance metrics
- Making recommendations to improve credit risk policies and produce actionable business insights

## **Skills & Qualifications**

Sound exciting? Here's who we are looking for.

Qualifications:

- Bachelor's Degree in a quantitative field such as Finance, Economics, Engineering, Math/Statistics or Business
- 2+ years Risk experience in the Financial Services Industry, with strong understanding of credit risk policy and processes, risk management practices and financial modelling
- Strong knowledge of statistics
- Proficient in SQL and Excel
- Experience in data analysis/reporting or portfolio management roles
- Experience analyzing the performance of new credit fraud prevention and detection programs
- Familiarity with operational reporting, and ability to analyze and interpret operational metrics and trends to extract actionable business insight
- Ability to organize and communicate complex analytical information to promote clear understanding and explain new insights

## **Preferred qualifications:**

- Passion for using skills for social impact
- Experience or familiarity with developing communities
- Flexibility and eagerness to work in a high-paced, high-stakes, start-up environment

Please note: You must be a Canadian citizen, permanent resident, or landed immigrant in order to apply. No exceptions.

## **Compensation**

All costs relating to the placement are either paid for directly by EWB (airfare, insurance, vaccinations, trainings) or indirectly through a living stipend, which covers food, living expenses, local travel, etc. Fellows also receive an honorarium to assist with repatriation costs. The stipend covers basic living expenses for a modest lifestyle in your placement country. You should not expect to save money during this year or use the stipend to cover previous expenses (e.g. student loans).

Additionally, EWB offers a range of benefits including insurance, a settlement allowance, professional development opportunities, and more.

**Application Instructions**

Submitting your application for the EWB Fellowship involves two steps:

Step 1: Under the subject line “Credit Risk Analyst- Numida”, submit your CV/Resume to [devonmatthews@ewb.ca](mailto:devonmatthews@ewb.ca).

Step 2: Complete the following [online application form](#). Please select "EWB Long Term Fellowship - Numida" as the “Opportunity type”. If you would like to submit your candidacy to more than one role, please fill out separate forms.

Applications will be reviewed, and interviews scheduled on a rolling basis, so please submit your application as soon as possible. If the posting is still on our website, consider the role available.

For further detail about EWB, please visit [our website](#).