

Hiring for

Consultant / Manager (Johannesburg)

Credit Analytics and Modelling, Retail

True North Partners LLP is an independent consulting firm with operations in the UK, Central Europe, the Middle East and South Africa. We have extensive global experience and industry recognition in the financial services, risk management and finance communities. True North Partners is uniquely distinct from the typical consultant firms due to the following:

- Being a boutique consulting firm focused on risk, finance and strategy, we deliver innovative concepts and methodologies based on specialist experience and analytical backgrounds
- Working across multifaceted competencies of risk, finance and strategy we overcome the traditional silo thinking and offer client-specific solutions as well as sustainable implementation development strategies
- Being people driven we allow members of all levels to actively participate in the running and development of our young firm

What we expect

We are looking for an entrepreneurial and dynamic individual to strengthen our South African-based team. In particular, we expect

- Relevant experience (3+ yrs) with the development, validation and implementation of credit risk models spanning regulatory capital (A-IRB/RWA - PD, LGD, EAD) and impairments (IFRS9 - It. ECL), across retail credit portfolios, such as Home Loan, Credit Card, Vehicle Finance, Personal Loan portfolios - this experience will include:
 - the preparation, analysis and validation of model development data
 - the conceptual design of a modelling approach and model architecture, incl. model principles, quantitative methods and underlying assumptions
 - the development of model code, e.g. SAS
 - producing full model development documentation and communication material
 - producing high-quality model review / audit / validation reports
 - participating in content discussions with stakeholders such as credit specialists, independent validators, auditors
 - presenting outputs of modelling work at technical forums or working groups
 - producing professional progress reports to project leaders
 - supporting models throughout the model lifecycle, including governance and approval processes
- A strong understanding of retail banking portfolios and operations such as the credit decisioning and portfolio management process
- Strong analytical skills and a post graduate qualification in a quantitative discipline (e.g. statistics, actuarial science, financial mathematics, applied mathematics)
- Applied working experience with developing and using programming languages (e.g. SAS, Matlab, R, Python) and data structures
- Strong presentation skills and an ability to effectively and credibly communicate with senior stakeholders and non-technical stakeholders
- Experience with the delivery of high-priority projects and activities, under pressurized conditions
- Experience with leading more junior team members with the execution of project tasks
- A keen interest in supporting business development and contributing to the commercial success of our firm
- Creative and lateral thinking as well as an intellectually curious mind
- The ability to structure complex tasks in a goal-oriented way and to deliver innovative solutions under tight timelines

What we offer

Our company is built for and around its people. It is part of our culture for each member of the firm to take part in the running and development of True North Partners such as business development, marketing and management tasks. A sense of ownership for the firm is a central tenet to our overall behaviour. In particular, we offer

- Challenging projects with leading financial institutions in South Africa and around the globe, where we are at the fore-front of innovation in products and methodologies
- A motivating, inspiring and team-oriented work environment with co-workers from a variety of hemispheres and backgrounds
- The opportunity to help shape a unique, professional environment with flat hierarchies and superior career opportunities
- Competitive remuneration

If you'd like to contribute to TNP's success and enhance your personal development in an inspiring environment, please send your application including cover letter, CV and supporting documents to recruiting@tnp.eu (Reference: CAMR001)