

## Debt Analyst at Absa Bank

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Company: Absa Bank

Location: Ghana

Category: business-and-financial-operations

With over years of rich history and strongly positioned as a local bank with regional and international expertise, a career with our family offers the opportunity to be part of this exciting growth journey, to reset our future and shape our destiny as a proudly African Career Development Portal: **Wherever you are in your career, we are here for you. Design your future. Discover leading-edge guidance, tools and support to unlock your potential. You are Absa. You are possibility.**

**Job Summary** To assist the Head of Debt, manage the Debt product at Absa Corporate including all the activities required to grow the franchise in an effective manner, including appropriate pricing (RORWA) and structuring and focusing on cross sell **Job Description**  
**Key Accountabilities**  
**Transaction Management:** – %  
Structure and execute transactions whilst demonstrating key business competencies.

Develop simple models and stress scenarios to determine debt capacity for debt transactions prior to NBC

Contribute to the maintenance and development of client relationships through the origination of value-added, creative ideas and solutions.

Preparing pitch books and presentations after analysing opportunities and financials for clients on the target clients list

Support transaction structuring and execution; focus on revenue-generating opportunities

**Business Management** – %

Maintain and update the Debt pipeline (weekly)

Contribute to the development of business unit strategy

Environmental scanning for new debt opportunities

Research and share information to ensure up to date knowledge of market place, business development activity / initiatives and competitors

Assist RMs in originating and executing debt transactions across all teams.

Collaborate with specialist product partners (Trade, Cash, and Treasury) to offer clients a comprehensive and competitive package to meet their requirements.

### **Risk Management and Control – %**

Be fully aware and compliant with all governance issues affecting Debt Finance and address these issues accordingly.

Understand and adhere to governance and compliance policies and procedures. Demonstrate sound judgment and act in accordance with compliant risk measures.

Escalate identified issues in a timely manner to management. Where applicable, demonstrate awareness and understanding of the relevant control principles and committed to applying them to working practices as required.

Ensure that processes, control requirements and risk management frameworks that impact the area are implemented

Ensure that all activities and duties are carried out in full compliance with regulatory requirements, Enterprise Wide Risk Management Framework and internal Abas Policies and Policy Standards. Understand and manage risks and risk events (incidents) relevant to the role.”

### **Stake Holder Management – %**

Cultivate relationships with clients.

Proactively develop relationships with key stakeholders internal and external eg: compliance, legal, and key clients identified.

Build and develop relationships across the firm with various stakeholders with the intention of breaking down silos to maximise business growth

Act with integrity in all dealings with internal and external stakeholders. Build sustainable relationships with clients based on transparency and honesty.

Build and develop relationships across the firm with various stakeholders with the intention of breaking down silos to maximise business growth.

### **People Development and Management – %**

Supporting RMS in country in understanding Debt products more comprehensively.

Be responsible for self-development

Build collaborative network with Absa Africa Debt (SA) Corporate Credit , RM's, CCMs

Ensure compliance with all relevant Absa's policies.

Establish and embed the values (RISES), behaviours and risk appetite that will underpin the achievement of business objectives.

### **Role / Person Specification Education And Experience Required**

Bachelor's degree in Commerce, Banking, Economics or similar. Post Graduate degree or MBA preferable

3 – 5 years Sales and Banking experience

Requires a good understanding of corporate client management and solutioning

Excellent working knowledge of client accounting and treasury

Management operating systems and how our services interface with them.

Sound banking knowledge.

Loan Product Knowledge

Matured and results-orientated

Knowledge of the debt market and our competition

Visible excellent communication (written and verbal) and negotiation skills

### **Technical Skills/ Competencies**

Managing Relationships

'Selling', negotiating and influencing skills

Business awareness & business development

Strong credit risk analysis skills

Good teamwork skills

Strong performance management skills

Good at decision making

Strong formal presentation skills

Deciding and initiating action

Learning and researching

Relating and networking

Adapting and responding to change

Persuading and influencing

Creating and innovating

**Education** Bachelor`s Degrees and Advanced Diplomas: Business, Commerce and Management Studies (Required)

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