

Portfolio Optimization Manager, Fintech

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Company: Optasia

Location: Kampala

Category: other-general

Optasia is a fully-integrated B2B2X financial technology platform covering scoring, financial decisioning, disbursement & collection. We provide a versatile AI Platform powering financial inclusion, delivering responsible financing decision-making and driving a superior business model & strong customer experience with presence in 30 Countries anchored by 7 Regional Offices.

We are seeking for enthusiastic professionals, with energy, who are results driven and have can-do attitude, who want to be part of a team of likeminded individuals who are delivering solutions in an innovative and exciting environment. As a **Portfolio Optimization Manager** **Optasia**, you will be responsible for the performance optimization and portfolio segmentation strategy with focus on the Mobile Financial Services. Please submit your resume in English.

What you will do

Responsible for MFS performance optimization, reporting (daily, weekly, monthly) and reconciliation of existing services. Strong expertise in reducing non-performing loans

Perform diagnostic and analysis to help create a portfolio segmentation strategy considering, among others, macroeconomic environment, industry and competition, product, lifetime value, usage, risk, seasonality, term, credit performance et al.

Support detailed performance analysis and recommendations to credit committee on strategies to improve profitability, adoption and market share.

Monitor, review, and refine performance attribution reporting to reflect and validate positions, exposures, and impact.

Assist with developing and enhancing credit structuring/packaging and risk assessment capabilities to identify and maintain good business opportunities with new and existing clients.

Support optimize and operationalize credit risk, portfolio management, collection policies and processes.

Support customer invoicing and Co-ordinate and ensure timely invoicing with support of RA and Finance

Responsible for budget forecasting and its accuracy, reconciliation of the budget forecasting with actual performance, by identifying and reporting on the key drivers that caused variance from the forecast.

What you will bring

Highly detail-oriented, analysts must possess strong analytical backgrounds and also needs to be effective communicators as their role is to guide the business. Common skills and attributes that are most needed for this role include:

5 years' working experience in a Finance, accounting, data science in financial industry. Working in a Digital lending company is a plus

A proven track record of working in Banking or Fintech business (Payment processing, Money Movement, online banking, etc.) in a leadership role

Strong quantitative skills

Strong commercial acumen maintaining a keen focus on revenues, growth and profitability, combining strategic and analytical capabilities with a results-focused approach

Strong expertise in data analysis, excel, power point and market research.

Experience with building, developing and growing channel life cycles

Strong executive presence and relationship management skills

Technical and Financial Savvy

Experience with analytics, data, databases, predictive modelling, or business intelligence preferred

Understanding of financial industry in emerging markets

Business degree, with professional qualifications preferred (Chartered Accountant, Tax Advisory)

CFA qualification or equivalent certificate

Fluency in English

Your key attributes

Experienced with supporting and communicating with various company stakeholders in order to assist with their commercial, revenue and forecasting related requirements.

Strong communication skills and ability to get complex ideas across in an easy-to-understand way.

Problem Solver and ability to think creatively outside the box and resolve user issues to achieve seamless experience for system users.

Excellent teamwork and interpersonal skills

Pro-activeness, accountability and results orientation

Flexible work attitude to fit a start-up environment

Why you should apply

What we offer:

Competitive remuneration package

Extra day off on your birthday

Performance-based bonus scheme

Comprehensive private healthcare insurance

All the tech gear you need to work smart

Optasia's Perks:

Be a part of a multicultural working environment

Meet a very unique and promising business and industry

Gain insights for tomorrow market's foreground

A solid career path within our working family is ready for you

Continuous training and access to online training platforms

Optasia's Values

#1 Drive to Thrive Fully dedicated to evolving. We welcome all challenges and learning opportunities.

#2 Customer-First Mindset We go above and beyond to meet our partners' and clients' expectations.

#3 Bridge the Gap Knowledge is shared, information is exchanged and every opinion counts.

#4 Go-Getter Spirit: We are results oriented. We identify any shortcomings that hold us back and step up to do what's needed.

#5 Together we will do it We are committed to supporting one another and to understanding and respecting different perspectives, as we aim to reach our common goals.

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