



Job Title | Credit Analyst

BUSINESS AREA: **Asset Finance**

LOCATION: **London, SW1**

Overview

LCM Partners is one of Europe's leading alternatives investment management firms. We are widely recognised for our deep understanding of credit and track record of generating strong, risk-adjusted returns for our clients through investments in performing, rescheduled and non-performing loans. This newly created role will be part of Asset Finance team responsible for origination through its direct lending strategy LCM Strategic Origination & Lending Opportunities (SOLO).

The Credit Analyst is responsible for the investigation and analysis of credit applications in order to provide balanced, informed and reasoned commercial credit decisions based on relevant company and financial information, working as part of the credit team to ensure customer service levels are maintained.

Job Content

The job holder will be able to carry out all the tasks set out in the Job Profile:

- Responsible for accurate and efficient preparation of documentation and the credit application flow to ensure accurate and timely processing of applications
- Standard, as well as non-standard analysis of credit applications and verification of credit data consistency
- Gathering and compiling data to ensure that sufficient information is available to relevant Credit Committees and/or more senior decision makers
- Providing support as required in all areas of the credit department remit
- Complying with all company policies, directives and guidelines
- Complying with all applicable legal and regulatory requirements, including Corporate Governance, Anti-Financial Crime (Anti-Money Laundering), Anti-Corruption (Bribery Act), Competition, Data Protection, Consumer Credit Act and FSA

Work Experience & Qualifications

- Good understanding of SME credit products and lending practices
- 3+ years of credit experience in a SME orientated commercial finance organisation or bank with exposure to Asset Finance and/or Leasing sectors preferred
- Excellent understanding of financial statements and ability to analyse them along with experience in cash flow modelling
- University graduate preferably with a specialisation in business, economics, finance, accounting, investment analysis, financial management or statistical analysis
- Other relevant professional/financial qualifications may also be of benefit

Skills

The skills listed below are considered the minimum requirement for the role:

- Strong communication skills – articulate, confident and self-assured, in order to deal effectively and appropriately with all individuals internally and externally
- Ability to work closely as part of a team
- Ability to work under pressure and deliver consistently high quality work at all times



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- Fluent written & spoken English
- Microsoft Office particularly excel to an advanced level
- A second European language would be an added advantage

Financial Remuneration

- Basic salary
- 25 days holiday
- Participation in discretionary annual performance related bonus
- Benefits to include private health insurance, pension and life insurance