

**JOB DESCRIPTION**

|  |  |
| --- | --- |
| **Section 1 - Details** | |
| Job Title | Analyst |
| Band/Functional Area/PMF Job Group | 5/Banking/Investment Services |
| Team/Unit | New Product Delivery/FIBG/Banking |
| Responsible to / Line Manager | TBD |
| Direct Reports | None |
| Location | HQ (London) |
| Date Prepared | Oct 2024 |

|  |
| --- |
| **Section 2 – Purpose of Job** |
| Financial Institutions Group is one of EBRD’s largest sector teams, responsible for approximately 40% of EBRD’s annual business investment via a wide spectrum of projects in the financial sector. Its client base comprises over 300 partner FIs across almost all EBRD countries of operation.    EBRD Financial Institutions (FI) is committed to broadening its product offerings. The New Product Delivery Team, working closely with client coverage teams, develops and pilots new impactful products for implementation via financial institutions in EBRD’s countries of operations. One of the key areas of focus at present is financing (primary) agriculture at scale, drawing from innovations in the financing of sustainable agriculture and green finance for mitigation and adaptation. The team also screens the market for opportunities in new areas that the Bank may wish to engage in such as sustainable agriculture, supply chain financing, risk-sharing, green finance for mitigation and adaptation.  The Analyst supports the team during all phases of the new product development and project cycle, including research, project origination, structuring, execution, implementation and monitoring of projects.  The Analyst will take responsibility for the tasks assigned to him/her by the operation leader or more senior members of the project/new product development team, or more senior bankers, which may include undertaking comprehensive due diligence, including financial, market, integrity and EBRD policy compliance, as well as effective post-signing implementation and monitoring. |

|  |
| --- |
| **Section 3 – Background** |
| The project life-cycle involves several stages from origination to signing, followed by implementation and monitoring until full completion and repayment or exit. All the stages involve different tasks such as a support of business marketing, project due diligence analysis, structuring and approval, negotiation and signing of project agreements, disbursement and monitoring.  The role of the Analyst is to support, as a team member, the structuring, implementation and monitoring of debt and equity transactions, and their effective implementation and monitoring in line with the Bank’s operational objectives. Under the guidance of the operation leader and/or more senior bankers, the Analyst performs those tasks assigned to her/him and provides support to the operation leader and the project team throughout the project cycle, with a particular emphasis on research, data gathering, credit analysis and, in some cases, financial modelling.  New product development work is anticipated to include an extensive research on the market gaps/demands/trends, similar products offered. The work will involve a support of more experienced staff to outline the new product proposals and, more detailed design as well operationalisation of such potential new product. |

|  |  |  |
| --- | --- | --- |
| **Section 4 – Facts / Scale** | | |
| The regional/product teams in the Financial Institutions Business Group of EBRD cover a wider range of financial sector participant clients:   * Sector: banks, non-bank financial institutions including microfinance institutions, insurance, asset management, market infrastructure companies, leasing, factoring, payment services fintech companies, and other. * Product: all forms of lending, including senior, subordinated and hybrid; unfunded guarantees NPL investments and direct equity investments in banks as well non-bank financial institutions * Regional: all EBRD countries of operation |

|  |
| --- |
| **Section 5 – Accountabilities & Responsibilities** |
| Under the guidance of the operation leader or a more senior members of the team, the Analyst is expected to support:   1. **Structuring and Execution**  * Work as a project support team member on transactions, contributing to all aspects of project structuring and execution, including comprehensive research and analysis of background materials, market information and financial performance data; analyse and evaluate potential risks related to the proposed project, including analysis of financial statements, preparing and updating financial models and financial projections; * Assist with the designing and processing of technical co-operation assistance, including preparation of terms of reference and internal approval documentation, to support the related investment project or the related policy dialogue initiative; * As may be requested, assist with communication with other internal units of the Bank, clients and other stakeholders, at the operational level, such as preparing draft correspondence, presentations, and following up on internal emails; * Ensure that all tasks assigned to the Analyst are completed within the specified time frames to a high quality and in line with the policies, procedures and objectives of the Bank.  1. **Portfolio Monitoring, Value Creation and Reporting**  * As requested by the operation leader or a Portfolio Manager, undertake assigned tasks relating to the implementation and monitoring of projects to which the Analyst is assigned as part of the project team, including compliance with project agreements and Bank procedures related to disbursement, monitoring of progress of the project and financial performance of the client, assessing evolving risk factors and monitoring and assessing covenant compliance; * As requested by the operation leader or more senior member of the project team, prepare timely and comprehensive draft monitoring reports and include recommendations for corrective actions where required and ensure these corrective actions and recommendations are brought to the attention of more senior team members; * As may be requested by, and under the supervision of, a TC operation leader, assist with the effective implementation and monitoring of TC assignments including communication with TC client, monitoring of TC fund usage, preparation and filing of relevant TC progress and completion reports to support the TC operation leader to meet donor reporting requirements and operational objectives.  1. **Support of New Product Development**  * Work as a team member to undertake assigned tasks and support work relating to the new product development; * This may include a market research to establish market gaps and demand, prepare an outline of the new products for internal consultations and/or relevant new product internal clearance process; * Pilot the project with the select counterparties and evaluate the pilot, to be followed by a full-phase implementation in case of the pilot being deemed a success.   The responsibilities of the Analyst are designed to allow the Analyst to progressively undertake more complex tasks and build the scope of responsibilities based on acquired experience and expertise. |

|  |
| --- |
| **Section 6 – Qualifications & Skills / Experience & Knowledge** |
| **Qualifications and Skills:**   * Bachelor’s degree. Master’s degree preferred or equivalent experience in the areas of expertise. * Quantitative/numerical skills are critical with the ability to interpret financial information and to design and use financial models. * Credit analysis skills, with the ability to interpret accounts, understanding local and international accounting principles and practice of credit analysis of banks and/or other financial sector participant in particular. * Professional qualification such as ACA, CFA, ACCA, or CIMA or working towards one of those would be an advantage. * Computer literacy, conversant with Microsoft Office and spread sheet packages including financial analysis. Knowledge of modelling modules will be an advantage. * Aptitude to learn quickly relevant institutional systems and processes. * Ability to work effectively as a team member and to deadlines and under time pressure. * Good written and oral communication skills in English. * Good command over the local/country languages of one or more of the EBRD countries of operation is an advantage but not essential.   **Experience & Knowledge:**   * Relevant financial industry experience from previous assignments at an investment or commercial bank, private equity firm, asset management firm, or auditing/financial consulting firm operating to international standards would be an advantage. |
| **Section 7 – Challenges *(This section is optional)*** |
| * Managing multiple tasks to meet varying deadlines. * Completing tasks to a high degree of accuracy. |