

**Overview:**

**Vacancy Reference Number:** MSPA 2025-002

**Location:** London

**Job Description: Private Credit Financial Analyst**

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| <b>Business Entity:</b> Mount Street Portfolio Advisers GmbH UK Branch  | <b>Review Date:</b> January 2024        |
| <b>Cost Code/ Business Unit: 8 - Portfolio Management and Advisory</b>  |   |
| <b>Division:</b> Corporate Debt & Structured Finance  | <b>Department:</b> Portfolio Management |
| <b>Corporate Title:</b> Associate or Senior Associate (depending on prior experience)   | <b>Functional Title:</b> Analyst        |
| <b>Ultimate Reporting Line:</b> Team Head Corporate Debt & Structured Finance   |   |
| <p><b>Responsible For:</b><br/>         The analyst will focus on the ongoing risk management and surveillance of client’s investments in various private credit and other investments. This role involves ensuring that all investments are in compliance with the client’s risk appetite, it’s established policies and procedures, and the services provided are delivered within the relevant Service Level Agreements (SLAs).</p> <p>A key requirement of this role is the continuous and regular monitoring of the loan portfolio. This includes:</p> <ol style="list-style-type: none"> <li>1. Financial Analysis: Conduct thorough analysis of financial statements, including income statements, balance sheets, and cash flow statements, to assess the borrower's financial health.</li> <li>2. Covenant Performance Information: Monitoring the borrower's adherence to agreed-upon covenants.</li> <li>3. Market Analysis: Stay informed about market trends and economic conditions that could impact investments</li> <li>4. Identifying potential risks in the loan portfolio and develop strategies to mitigate them.</li> <li>4. Direct Communication with Borrowers: Engaging in regular communication with borrowers to discuss their financial status, address any concerns, and ensure transparency.</li> </ol> <p>By maintaining a proactive approach to management and communication, the analyst ensures that any potential issues are identified and addressed promptly, thereby safeguarding the client's investments and fostering a collaborative relationship with borrowers.</p> |   |
| <p><b>Explain who will cover the role when current individual is absent from the office:</b><br/>         Team member (tbd).</p>  |   |

**Purpose (a brief encapsulation of what the jobholder is required to accomplish):**

Carry out thorough analysis of borrower's financial statements to assess financial health and assign internal rating.

Identifying potential risks in the loan portfolio and implementing strategies to mitigate these risks.

Staying informed about market trends and economic conditions that could impact the investments.

Developing contingency plans to address potential issues before they escalate.

Manage multiple deliverables, meet pre-agreed deadlines and deliver a consistent high quality of service to clients, both internal and external, whilst adhering to policies and procedures.

Meeting commitments and deadlines, working independently, taking accountability, staying focused under pressure as well as showing the ability to adjust plans to meet changing needs.

Providing regular updates to clients on the status of their investments. Addressing client inquiries and concerns promptly and professionally.

**Core Responsibilities:**

Ongoing Portfolio Monitoring and Analysis

- Review of Management Information, monitoring of financial covenants as well as ongoing review of borrowers' e.g. cash position and working capital headroom, pipeline of contracts, aged debtors and creditors, other key performance indicators which are appropriate to monitor.
- Ensure timely covenant tracking with adequate recording in relevant credit management system.
- Review of cash flow projections and business plans.
- Preparation of robust and concise internal credit papers (credit review, waivers/amendments) according to agreed formats and in a timely manner for review by line manager to obtain relevant client approvals during loan life.
- Preparation of watch-list reports incl. forward looking credit risk assessment, discussing trends and challenges of individual borrowers, provide advice regarding possible resolutions or exit strategies.
- Review of legal documentation (incl. the facility agreements, any amendments, any subordination agreements and any reservations of rights letters).
- Review of the borrower's corporate structure (incl. shareholding, identity and role of directors, the debt structure (WCFs, Senior TLs, Junior TLs) and other liabilities (payables, deferred, lease liabilities, pension liabilities).
- Review of security (incl. any guarantees) and related documentation (incl. any subordination agreements).
- Lead the negotiation for any kind of waiver or amendment requests, early repayments and restructurings of payment schedules with borrower and client.

- Maintain electronic credit files for respective deals, ensuring key documents have been saved before submission of approval requests (in accordance with client's guidelines and naming conventions).
- Discuss/negotiate any kind of waiver requests, early repayments and restructurings with borrowers/agents and other external/internal parties e.g. lawyers.
- Attend site visits and borrower meetings (as required).

#### Surveillance and Reporting

- Contribute to regular and ad hoc reporting requests from Mount Street management, the client and its auditors on the portfolio, the sector and the specific deals.
- Provide input to Mount Street internal reports.

#### Other

- Provide guidance to other team members as and when required.
- Liaise pro-actively and effectively with different client departments for respective portfolio.
- Consider relevant regulatory requirements and client guidelines.
- Other duties as assigned from time to time.

#### **Skills and Competencies** (Key skills, competencies and attributes required for success):

- University degree and at least 3 years working experience in relevant field in Corporate or Private Credit, risk or portfolio management.
- High level of familiarity of MS Excel (ideally including VBA), Word, PowerPoint and/or other data processing and analysis tools.
- Good understanding and knowledge of credit risk drivers and risks inherent in the respective borrower industry sectors.
- Proven ability to analyse financial reports and provide concise and forward-looking assessment of credit risks.
- Ideally, a track record in negotiating loan restructurings (covenant resets, payment schedule amendments, fresh money injections) and the ability to improve results for client.
- Good analytical and technical skills and ability to understand loan documentation, financing structures and financial models.
- Strong oral and written communication abilities.
- Comfortable in a client facing role and the ability to confidently present recommendations up to client's committee level.
- Very good organizational and time management skills, a hands-on approach and attention to detail are essential.
- Team player with ability to work in a multicultural and international environment.
- Must be able to adapt quickly and efficiently to changing business and client requirements.

**Essential Approved Persons Examinations** (e.g. FSA, CFA):

None.

**Professional Examinations required** (e.g. ACCA):

None.

**Other skills required, essential or desired** (e.g. languages):

French or Dutch language a plus, but not required.

**Please note that to ensure compliance with DSGVO/GDPR it is essential for ALL CV's received for prospective candidates who are not appointed MUST be deleted and not saved. If a CV is forwarded onto a colleague please advise them of this rule and please delete the sent email from your history also.**

Mount Street is committed to creating an inclusive and equitable environment for all. We believe that by harnessing different backgrounds, experiences, and perspectives our teams bring a greater breadth and depth of knowledge and expertise and are better placed to support the clients and communities we serve. Creating a truly inclusive working environment is the responsibility of every member of our team. We openly welcome all candidates and their unique contributions irrespective of age, colour, disability (physical or mental), education, ethnic origin, gender, gender identity or expression, nationality, marital or family status (including pregnancy or parental status), race, religion or belief, sex, sexual orientation, veteran status or by any other range of human difference brought about by identity and experience.

Research shows that women and members of other under-represented groups may not apply to jobs when they believe they may not meet every qualification. If you are enthusiastic about this opportunity, and feel you have something to offer, we encourage you to apply.

We will ensure that reasonable adjustments or accommodations are made at each stage in our hiring process for individuals with disabilities. If you require an accommodation or adjustment, please contact the HR team on [HR@mountstreet.com](mailto:HR@mountstreet.com) or +44 (0) 20 7659 7051.