

Overview:

Vacancy Reference Number: MSPA 2025-001

Location: London

Job Description - Senior Associate, Asset Surveillance - Infrastructure Debt

Business Entity: Mount Street Portfolio Advisers LLC	Review Date: Jan 2025
Cost Code/ Business Unit: 37 - Project George	
Division: Portfolio Advisory	Department: Portfolio Management
Corporate Title: Senior Associate	Functional Title: Asset Manager
<p>Ultimate Reporting Line: Split reporting line: (i) Kieran Scullion, Portfolio Solutions & Advisory –Team Head - Infrastructure Surveillance (ii) Erwin Hennenberg, Portfolio Solutions & Advisory Department Head (iii) Serenity Morley, Global COO</p>	
<p>Responsible For:</p> <ul style="list-style-type: none"> • Ongoing monitoring, analysis and efficient risk management of portfolios of performing / non-performing assets in line with several 3rd Party Clients’ requirements, providing considered credit recommendations and actions. • Support the surveillance and other internal reporting of portfolio transactions as well as new business initiatives. 	
<p>Explain who will cover the role when current individual is absent from the office: Co-colleague working on the same mandates.</p>	
<p>Purpose (a brief encapsulation of what the jobholder is required to accomplish):</p> <ul style="list-style-type: none"> • Ongoing monitoring, analysis and efficient risk management of portfolios of performing / non-performing assets in line with several 3rd Party Clients’ requirements, providing considered credit recommendations and actions. 	
<p>Core Responsibilities (6-10 points subdividing the role into areas of functional responsibility):</p> <p>Core Responsibilities for Infrastructure Portfolios <u>Ongoing Portfolio Monitoring and Analysis</u></p> <ul style="list-style-type: none"> • Continuously monitor the development of individual portfolio transactions and the relevant markets in general and inform management as well as client of any material developments. • Regular (at least annual) analysis of key risks including financial risk, operational risk, off-taker/supplier/ guarantor risk, country/regulatory risk and market risk (as applicable). 	

- Preparation of clear and concise 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.
- Ability to manage workflows proactively and independently.
- Review/update of cash flow models (incl. base case and downside/stress case scenarios) to assess future performance and risks. Prepare appropriate Excel sensitivity analysis for transactions (where appropriate).
- Prepare internal ratings in accordance with applicable / most recent guidelines.
- Preparation of client off colour and watch-list reports discussing trends, remedies, progress, future loan amendments and provide advice regarding possible exit strategies, where applicable.
- Analyse, evaluate and comment on drawdown requests and transaction related financial, technical and legal reporting provided by borrowers and/or advisors as applicable.
- Ensure timely covenant tracking with adequate recording in relevant system (CreditHub/ DocVault/Task Manager).
- Discuss/negotiate waiver requests, early repayments, and restructurings (with senior assistance) with borrowers/agents and other external/internal parties e.g. lawyers.
- Attend site visits and borrower meetings (as required).
- Where required, discuss/negotiate necessary credit and collateral documentation, and ensure that all documentation and decisions required are correctly prepared, communicated and processed.
- 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).

Surveillance and Reporting

- Contribute to regular and ad hoc reporting requests from internal management, the client and its auditors on the portfolio, the sector and specific deals.
- Provide input to internal reports (e.g. internal surveillance lists etc.).

Other

- Provide guidance to other team members as and when required.
- Provide guidance and oversight to colleagues in the Loan Management (middle office) team.
- Liaise pro-actively and effectively with different client departments for the respective portfolio.
- Consider relevant regulatory requirements and client guidelines.
- Other duties as assigned from time to time.

New Business Development

- Support marketing efforts as and when required (e.g. preparation of presentation materials, scope definitions, Request for Proposals, capacity calculations etc.).
- Observe market for potential service opportunities.
- Contributing to pro-active proposals for new business where applicable.
- Cooperation with other areas of Mount Street to support business development initiatives.

Third Party Portfolio Management:

- Provide services in relation to 3rd party client portfolios as detailed under (future) service level agreements.

Support dedicated unit in diligence/onboarding of new portfolios.

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

- Must have established previous working experience with a proven track record in a related credit / risk/asset management environment involving infrastructure and energy project finance
- Good understanding of both project and corporate finance with a solid background in and knowledge of credit risk drivers and risks inherent in the respective borrower industry sectors
- Solid analytical and technical skills and ability to understand complex loan documentation and financing structures and ability to convey technical (modelling) concepts to both technical practitioners and third parties.
- Comfortable in a client facing role and ability to confidently present recommendations up to credit committee level as well as investors
- Ability to represent MS and its clients and articulate, negotiate and implement decisions, strategies and documentation
- Good organisational and time management skills, a hands-on approach and attention to detail are necessary
- Good writing skills producing robust, concise and insightful decision papers
- Good understanding of the main drivers of ratings scorecards / the rating methodologies of the main 'Big Three' (Moody's, S&P, Fitch) ratings agencies in particular
- 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
- Ability to work independently and to client deliverables deadlines
- High level of familiarity of Excel (notably ability to review and scrutinise project financial models, run sensitivity analysis), Word, Powerpoint and/or other data processing and analysis tools

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

n/a

Professional Examinations required (e.g. ACCA):

Banking / University degree (honours)
Post graduate qualification

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

English required; other languages such as Spanish, Italian, French, German etc. beneficial

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 or +44 (0) 20 7659 7051.