

**Vacancy Reference Number: MSPA 2025-005**

<b>CORPORATE TITLE:</b>	Associate / Senior Associate
<b>FUNCTIONAL TITLE:</b>	Cash Flow Modelling & Valuation Analyst
<b>LOCATION:</b>	London, United Kingdom (Hybrid)
<b>DIVISION:</b>	Structuring Analytics
<b>DEPARTMENT:</b>	Portfolio Management
<b>ULTIMATE REPORTING LINE:</b>	Executive Director; Valuation, Modelling & Structuring
<b>COST CODE/BUSINESS UNIT:</b>	8 - Portfolio Management and Advisory
<b>REVIEW DATE:</b>	Apr/2025

**OVERVIEW****PURPOSE OF ROLE (WHAT IS REQUIRED OF THE JOBHOLDER TO ACCOMPLISH):**

- Cash flow modelling and valuation of assets across multiple asset classes, including but not limited to consumer-loans, Private Equity and Venture Capital investments, CRE-loans, leverage-loans, infrastructure projects, aircraft finance and securitisation mandates, all supported by respective market research and based on industry standard valuation methodologies.
- Developing and enhancing existing valuation tools and reports, increasing efficiencies by applying automation processes.
- Responsible to deliver the agreed products within pre-agreed deadlines to a consistent high quality, whilst adhering to policies and procedures.
- Work on the development of business opportunities for Mount Street and the team.
- Support ongoing development of Mount Street business platform.
- Proactive and own research and development of valuation and automation skills.

**RESPONSIBLE FOR:**

- Executing cash flow modelling of valuation mandates for existing clients and new clients across multiple asset classes, including but not limited to consumer-loans, Private Equity and Venture Capital investments, CRE-loans, leverage-loans, infrastructure projects, aircraft finance and securitisation mandates, all supported by respective market research and based on industry standard valuation methodologies.

- Updating and enhancing of existing financial models and calculations.
- Supporting Portfolio Analysts by executing on modelling tasks focussing on building solution(s) for automation of valuation processes.
- Supporting the team in developing and execution of model validation mandates for new and existing clients including marketing material and teasers for pitching of the product offering to new and existing clients.
- Supporting the team in developing and executing valuation / analytical processes of valuation mandates for new clients and / or portfolios.
- Assisting on data-queries of structuring mandates of ABS and MBS, when mandated.

## **CORE RESPONSIBILITIES (FUNCTIONAL RESPONSIBILITIES):**

### **Ongoing Portfolio Monitoring and Analysis**

- Coordination with line manager and colleagues as well as other team members to ensure a smooth portfolio management and valuation processes.
- Conduct fair-market valuations of assigned assets and portfolios in accordance with contractual valuation frequency and agreed valuation methodologies.
- Conduct data analysis to identify patterns, trends, and outliers.
- Extract, clean, and transform provided datasets for inputs for financial model.
- Set up, modify, review, and update bespoke financial cash flow models including sensitivity and stress testing using different data sources, as required.
- Generate, document and justify modelling assumptions and input parameters sources.
- Document results and communicate with clients.
- Assist enhancing internal methodologies, as required.
- Knowledge of analysing large data and setting up of a database with queries, as required.
- Identify opportunities for automation in financial modelling and valuation processes.
- Implement automation solutions to streamline repetitive tasks, enhancing efficiency.
- Utilise statistical and machine learning techniques to enhance the robustness of financial models.

### **Other**

- Support to create and update marketing materials to promote the further business development.
- Liaise proactively and effectively with other team members and clients.
- Consider relevant regulatory requirements and client guidelines.
- Ensure compliance with internal policies.
- Other duties as assigned from time to time to support other team members on an ongoing basis.

## **SKILLS AND COMPETENCIES**

- Understanding of European credit market, transactions and the driving risk factors with regards to alternative asset classes, such as real estate and (renewable energy) project finance.
- Preferred knowledge of the risks inherent in the underlying assets gained either through the credit and investment side or working directly in the property market.
- Strong numerical background with an academic degree in a quantitative, statistical or related field.

- Thorough and passionate about new technologies and in-depth knowledge in finance, applied mathematics & statistics, database management & creation and data analytics with the ability to analyse and forecast data.
- Strong analytical and quantitative skills, with a keen interest in financial modelling.
- High level of analytical skills and very good knowledge of MS Excel, as well as good knowledge of MS Word, PowerPoint prerequisite.
- Experience with Data Science tools and strong financial modelling skills (DCF/market approach) and technical financial knowledge to understand, analyse and model complex transactions, financing structures, and financial instruments and ability to analyse and forecast data considered a plus.
- Knowledge of other data processing and analysis tools considered a plus.
- Knowledge of machine learning techniques and their application to financial data very beneficial.
- Very beneficial experience in usage of programming languages, software for data analytics and self-made spreadsheet solutions.
- Team player with ability to work in a multicultural and international environment
- Strong attention to detail, while being able to adapt efficiently to changing business/client requirements.
- Proven organisational and time management skills.
- High level of commitment.

#### **ESSENTIAL APPROVED PERSONS EXAMINATIONS**

- N/A

#### **PROFESSIONAL EXAMINATIONS REQUIRED**

- Banking / University degree (honours)

#### **OTHER SKILLS REQUIRED, ESSENTIAL OR DESIRED:**

- Strong interest in real estate, infrastructure, and debt markets required
- Experience or knowledge of working with databases like MS Azure and MS Fabric in combination with MS Data Lake Storage is desired
- Programming knowledge in SQL, VBA, or Python very beneficial.
- Additional academical background in Finance very beneficial
- Postgraduate qualification desired.
- CFA or CAIA level 1, AFM/CFM, FMVA or similar certifications advantageous.
- Second language, especially German, Spanish, French beneficial but is not required

#### **WHEN ABSENT FROM THE OFFICE ROLE WILL BE COVERED BY:**

- Colleagues of the team

## ABOUT MOUNT STREET

Our aim is to create value across the entire spectrum of credit management. This is achieved through unrivalled expertise and enduring partnerships.

As a critical partner to Financial Institutions, we offer a comprehensive range of solutions that extend beyond servicing to include advisory services and strategic management of outsourcing.

Powered by CreditHub, our bespoke technology platform, we provide end-to-end solutions that adapt to the unique challenges of each client. Our deep knowledge of multiple asset classes, in addition to our global reach, allows us to deliver expertise that maximise opportunities and minimise risk.

We pride ourselves on our entrepreneurial spirit, fostering innovation and flexibility in our approach.

From our award-winning history, to our expanded capabilities across diverse sectors, we've built a reputation for handling even the most complex problems in the industry.

## WHAT WE DO

We deliver unmatched expertise and advice across the entire credit management lifecycle.

## OUR VALUES

**Integrity** – We value honesty, courage, fairness and tenacity.

**Value our People** – Our strength is our People and Teamwork is at the heart of what we do and who we are.

**Deliver** – We walk the talk and deliver on our promises.

**Empower** – Our teams are empowered to share in the purpose of our business.

**Customer First – Partnership** – We work in partnership with our clients, developing a relationship built on trust.

**Please note that to ensure compliance with DSGVO/GDPR all CV's received for prospective candidates who are not appointed are deleted and not saved.**

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 20 7659 7051.*