

Vacancy Reference Number: MSPA 2025-007

CORPORATE TITLE:	Senior Associate/ Associate Director (depending on experience)
LOCATION:	London
DIVISION:	Portfolio Advisory
DEPARTMENT:	Portfolio Management
ULTIMATE REPORTING LINE:	Split reporting line: <ul style="list-style-type: none">- Kieran Scullion, Portfolio Solutions & Advisory – Head of Infrastructure Debt Surveillance- Erwin Hennenberg, Portfolio Solutions & Advisory Department Head- Serenity Morley, Global COO
COST CODE/BUSINESS UNIT:	37/ Project George
REVIEW DATE:	January 2025

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

- Provide credit risk related services including, as required, considered advice, analysis, monitoring, recommendation for action for a Portfolio of Aviva positions (and potential future 3rd party portfolios) in a timely manner, meeting client requirements in time/format/quality agreed with client, to allow asset owner the assessment of their risk position and making informed decisions.
- Work as part of wider teams and within MSPA/MS to support the surveillance and reporting of portfolio transactions as well as new business initiatives.



RESPONSIBLE FOR:**Portfolio Management (Aviva, other 3rd Party Clients):**

- Ongoing monitoring, analysis and efficient handling of portfolios of performing / non-performing assets in line with Aviva's or other 3rd Party Clients' requirements, identifying opportunities for recovery and economic improvement as well as relevant risk mitigation opportunities and on that basis provide considered recommendations for action.

Support of New Business Development:

- Support marketing and business development efforts of dedicated units within Mount Street/ MSPA by observing market for potential service opportunities, where applicable contributing to pro-active proposals for new business, supporting the preparation of marketing materials, support diligencing/onboarding of new portfolios as well as related tasks.

CORE RESPONSIBILITIES (FUNCTIONAL RESPONSIBILITIES):**Core Responsibilities for Infrastructure Portfolios**Ongoing Portfolio Monitoring and Analysis

- 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)
- Ensure cash-flows and static data for all deals are correctly forecasted and represented in relevant systems
- Analyse, evaluate and comment on transaction related financial, technical and legal reporting provided by borrowers and/or advisors as applicable
- Provide timely and relevant inputs to the watchlist cases, where applicable

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
- Contribute to regular asset and portfolio reporting – coordinating the process where appropriate
- 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 Aviva's portfolio as detailed under (future) service level agreements
- Support dedicated unit in diligence/onboarding of new portfolios



SKILLS AND COMPETENCIES

- 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

- N/A

PROFESSIONAL EXAMINATIONS REQUIRED

- Banking/ University degree (honours)
- Post graduate qualification

OTHER SKILLS REQUIRED, ESSENTIAL OR DESIRED:

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

WHEN ABSENT FROM THE OFFICE ROLE WILL BE COVERED BY:

- Co-colleague working on the same mandates.



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 or +44 20 7659 7051.**

