

## *Senior Analyst, Banking Sector*

---

Business Unit : Market Innovation, Investment Advisory Division  
Title : Senior Analyst  
Location : Geneva  
Job Reference : SAMI - GE

### **About us:**

Symbiotics is an investment company specialized in emerging, sustainable and inclusive finance which offers market research, investment advisory and asset management services. It is a regulated asset manager of collective investment schemes by FINMA, the Swiss Financial Market Supervisory Authority and has an advisory license from the FCA, the Financial Conduct Authority in the UK. The company is headquartered in Geneva, with offices in Zurich, London, Mexico City, Singapore and Cape Town. Since 2004, Symbiotics has invested over USD 3.5 billion in more than 330 microfinance institutions, specialized financial intermediaries and SME banking institutions in 70 emerging countries, working with more than 28 investment funds and many institutional investors.

### **We are looking for:**

A Senior Analyst who will be responsible for developing and maintaining business relationships with portfolio companies, with a particular focus on larger banking institutions in selected emerging and frontier markets, developing a pipeline of potential investments, traveling to and performing on-site due diligence, analyzing credit and business risk, structuring and negotiating debt funding facilities and monitoring financial and operational performance. The position is based in Geneva. We offer a young and dynamic work environment in a growing industry and an opportunity to work in the social investment space with a for-profit company.

### **Job Description:**

- Conduct on-site due diligence of financial institutions, in particular larger banking institutions serving the SME sector, located in selected emerging and frontier markets
- Understand investment target debt funding needs, manage investee client relationships and structure and negotiate appropriate facilities
- Produce credit risk appraisals, investment advisory reports and social performance evaluations
- Monitor opportunities and risks in assigned markets and segments
- Develop a pipeline of credit worthy investment targets in specific markets
- Maintain and monitor portfolio of companies, including financial reporting
- Support the development of new business opportunities across Symbiotics' markets.

### **Skills/qualifications/experience:**

This position requires regular travel to emerging and frontier countries in which we operate. We are looking for a person who is organized, mature, and able to work in a dynamic and challenging environment, as well as having entrepreneurial drive, attention to detail and pride in the quality of one's work, including the following qualifications:

- Previous experience (at least 5 years) in credit analysis, audit and/or investment management with sophisticated, multi-product commercial banks, with experience in retail, corporate and specifically SME lending products
- Expert knowledge of standard lending and savings products as well as thorough understanding of foreign exchange, money market and fixed income products, remittances, repos and bond issuance, and their implications on banks' operational risk profile
- Knowledge of general regulation and governance requirements for commercial banks, including Basel II / III framework and IFRS standards for bank reporting. Specific country regulation and local GAAP knowledge is an advantage
- Capacity to work independently and manage investee relationships at senior level
- Previous experience working in emerging and frontier markets an advantage
- Dedication to social and sustainable development, knowledge of impact investing an asset
- Fluent English; good command of additional relevant language (Spanish/French) desirable
- Willingness and readiness to travel (up to 30%)
- Valid work permit for Geneva, Switzerland

### **Apply**

Please send us an email with your resume and cover letter by May 4<sup>th</sup>, 2017 to [jobs@symbioticsgroup.com](mailto:jobs@symbioticsgroup.com) specifying as email subject: **SAMI - GE**

**Due to the large number of resumes we are receiving for the current job openings, if you do not meet all the criteria listed above, we unfortunately will not be able to respond to your application. Thank you in advance for your understanding.**