Senior Associate, Credit Acquisition & Fraud Risk

Hiring organization
Apollo Agriculture

Employment Type
Full-time

Industry
Agriculture

Job Location
Amsterdam – Netherlands or Nairobi – Kenya

Description

Apollo Agriculture is a tech-enabled commercial farming platform that helps small-scale farmers maximize their profits. We provide optimized financing, high-quality farm products, and digital advice. Our mission is to ensure that small-scale farmers are able to unlock the economic value of their land, and in turn, boost their incomes while feeding a growing continent. Apollo Agriculture has emerged as Africa's leading agricultural fintech, growing our revenue 10x since our Series A. We now have our capable teams spread across our offices in Nairobi, Amsterdam and Bangalore, and are helping our farmers increase their profitability 2-3x. Having recently closed our $40M Series B financing, we are focused on expanding geographically, enhancing our products and technology, and continuing to build our world-class team.

About the Role:

Apollo Agriculture is seeking a **Senior Associate, Credit Acquisition & Fraud Risk,** reporting to the Credit Manager, to join the Credit Team. This is an exciting opportunity to join a technology-led and data-driven company that's changing the lives of smallholder farmers in Africa, starting in Kenya.

At Apollo, the Credit team plays a crucial role in helping us determine credit worthiness of our customers as well as anticipate risks and opportunities when financing our customers. As a key member of the Credit team, your role will be mainly focused on refining the policies and procedures around acquisition credit and fraud risk, using data-driven analytics and business judgment. More specifically, you will own and maintain the credit approval process, as well as develop and refine data-driven strategies to mitigate exposure to fraudulent borrowing.

The ideal candidate for this position has experience working in credit risk management, proficiency in solving business problems through data analytics, ability to imagine, create and experiment and a passion for impacting the underserved.

Responsibilities

- Develop and refine strategies to mitigate fraud at the application stage, while at the same time guaranteeing business value and a good customer experience
- Take ownership of the credit approval process while remaining within Apollo's risk appetite
- Provide recommendations on the optimization of credit product terms

including APR, Deposit, Tenure and Exposure while ensuring the structure of products and use experience translate to maximum profits and usage
- Develop, refine and maintain a robust monitoring framework for through-the-door distributions and acquisition performance by tracking relevant metrics
- Take the lead on user research and share insights with the relevant teams to inform the product and acquisition policy design
- Collaborate with other teams within Apollo to ensure smooth product implementation and launch

Qualifications

- 4-10 years of experience, particularly in the fields of credit and risk management
- Experience managing a consumer lending portfolio, especially in underserved markets
- Experience developing credit products for retail consumers. These include credit cards, line of credit and personal loans
- Advanced data analysis skills, including proficiency in SQL, Python and MS Office
- Exceptional written and verbal communication skills
- Impeccable attention to detail
- A Bachelor's or Master's degree in a quantitative field e.g. engineering, statistics, mathematics, economics, etc.

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