



Associate Director of Verifications

Nairobi - Full time

Reporting to the Head of Risk

About the company

[Lendable](#) connects emerging and frontier market fintechs with international and local investors so that they can in turn provide financial services to those who need it the most: underbanked consumers and small businesses. We have built the technical and financial infrastructure to increase access to credit in emerging and frontier markets, including a proprietary database of over 39m unique loans. To date, we have helped more than 2m people get access to fair loans and deployed over \$330m of capital to fintechs across Africa, Southeast Asia, and Latin America.

We are based in London, Nairobi, Singapore, Madrid, Amsterdam, and California. Our diverse team consists of investors, data scientists, technologists, and people who care about supporting each other and our clients. We are passionate about helping underbanked communities get access to fair financial services. Come help us build out our team and continue to grow!

About the role

As part of the work that we do, we analyze an enormous amount of information - including integration portfolio data from fintech partners' technical systems, partner financials, and direct access to bank and payment platform data. The verifications function at Lendable is responsible for verifying and auditing the data that we are analyzing to make credit and impact decisions, to ensure it reflects the reality of the business on the ground. We are looking for an Associate Director to join Lendable's Risk Team and be responsible for this verification process. This will include everything from conducting onsite visits and customer interviews, to performing forensic checks on reported management info and audited financials, and matching to loan tape data and bank statements.

In this role, you will collaborate closely with the Investments Team and Data Team to design custom verification and audit plans for all positions in our portfolio. You will spend time with our fintech partners, understanding their business in detail and carrying out the verification and audit plans. Finally, you will present verification plans and findings to major international investors in our funds on a regular basis.

In this role, we value your **judgement** to always dig one layer deeper and make decisive calls to action. We need someone who **is demanding** in always getting the data that we need to truly understand the on-the-ground realities of our fintech partners. You will be the beating heart of **integrity** at Lendable, ensuring the veracity of the data that we make decisions based on and present to investors.



Responsibilities:

- Design data and financial verification programs for all of Lendable's fintech partners. Present these verification plans as part of Investment Committee deal memos.
- Source 3rd party verification data and conduct monthly verification exercises with all of Lendable's fintech partners to ensure integrity of loan tape data against 3rd party verification data.
- Conduct regular forensic auditing of Lendable's fintech partners management and audited financials to compare against loan tape data and bank statement / e-money data.
- Escalate verification issues to Lendables' Director of Risk, Risk Committee, and Investment Committee to quickly triage level of risk.
- Maintain verification documentation across all fintech partners.
- At times, Lendable provides additional advisory services to large investors in the space. As part of this, we conduct additional verification. You will be responsible for crafting these additional verification measures (such as secret shoppers), running these verifications, and writing reports for external investors on the verification process.
- Lead annual verification and fraud session for each position in Lendable's portfolio with the Investment Officer, Director of Risk, Head of Analytics and BI, and integrations engineer to outline additional verification and fraud checks for annual onsite visit.
- Prepare samples of randomly selected end-borrowers for Due Diligence and annual Monitoring visits. Review and tailor the template questionnaires for verification visits.

Capabilities + experience:

- 6+ years of professional experience in auditing or financial analysis.
- Strong skills reading balance sheets, P&L, and financial models.
- Work experience in forensic auditing/accounting or fraud is a strong plus.
- Work experience in credit or microcredit is a plus.
- Chartered Financial Analyst (CFA) or other accounting certification (ACCA, SIMA, etc) is a plus.

What we offer:

- Stimulating, inquisitive, and fun colleagues - a group of people who care about social justice, diversity, and inclusion above all
- Flexible working set up
- Market competitive salary
- Strong health insurance package that includes dental, vision, and mental health coverage
- Paid new parent leave policy
- The chance to engage in truly impactful and meaningful work





Persons of all gender, race, sex, orientation, age, and identity are encouraged to apply. We will ensure that individuals with disabilities are provided reasonable accommodation to participate in the job application or interview process, to perform crucial job functions, and to receive other benefits and privileges of employment. Please contact us to request accommodation.

For those interested in applying for this role please send your CVs to: careers@lendable.io

