



Position: Head of Credit and Data
Location: Cape Town
Website: www.yellow.africa

About Yellow

Yellow is a tech start-up making life better for everyday households in Africa.

We provide solar-powered electricity at an affordable price to households across Malawi and Uganda who live off the grid. We operate through a network of agents and meet the challenges of last-mile distribution with technology. We have also recently launched a different model of offering smartphone financing in four countries: Malawi, Uganda, Rwanda and Zambia.

We take pride in building great technology and developing exceptional business models to deliver value to our Base of the Pyramid customers across the African continent.

We see last-mile distribution as the major impediment to low income customers in Africa accessing the technologies available to make their lives' better, and apply our focus to solving these challenges.

Your Mission

The mission of a Head of Credit and Data at Yellow is to:

1. Develop a deep understanding of agent, customer and operator behaviour and processes that impact credit outcomes.
2. Report on credit performance, and use your inference to shape the commercial team's strategy for credit risk management, its principles, systems and processes
3. Build relationships, get stuck into all parts of the business, and use your skills to architect and construct analytics assets to accelerate Yellow's 10m lifetime customers by 2030 vision.
4. Influence the technology development cycle, from data design and engineering to analytics delivery, to make sure Yellow build's technology and capability for a strong data-informed culture.
5. Upskill on the technical aspects to be able to take over and scale the analytics technology to handle 20x customers and multiple product and business lines.

Minimum Requirements

1. 7+ years of experience in a quantitative background or a similar role
2. Honours or master degree in Actuarial Science, Mathematics, Data Science or Statistics and a strong academic track record,
3. Highly proficient with SQL,
4. Experienced in leading a team
5. Able to report on credit performance, and use your inference to shape the commercial team's strategy for credit risk management, its principles, systems and processes
6. Strong desire to build consumer facing credit products using data to inform decision making
7. Experience with coding and automating data pipelines,
8. An interest in converting behavioural and operational understanding into levers that can deliver and improve our products and services for a greater number of people,
9. Able to convey your ambition to do something great,
10. A desire to learn and build a diverse skill set

About Our Working Culture & Values

Our team is young and hardworking. We value downtime and flexibility, and we focus on outputs rather than hours in the office, but we also believe that we have a unique opportunity at Yellow and we work very hard to meet the high standards we set for ourselves.

We are low thrills and careful custodians of money and resources. We love to travel to the countries we operate in and whenever we do, we make time to explore, but we do this, as with everything else, on a lean budget, cognisant of not diverting resources away from our customers, and our mission.

We value resilience and self-reliance. Though we constantly organise ourselves to tackle problems in teams and ruthlessly support one another, we also believe that building independence and self-reliance in the face of challenges is an important part of growth.

We believe that long-term sustainability is a worthwhile goal. Whether in one's personal life, a business perspective, relationships, or the environment, we believe that prioritising long-term benefits over short-term wins is a good strategy. As such, we aim for balanced, slow, steady and disciplined progress in all that we do.