

Portfolio & Pricing Analyst

- **Salary between £30,000.00 - £42,000.00 DOE**
- **Bonus up to 10% of annual salary**
- **Flexible working (Hybrid office/ home working)**
- **Benefits: Healthcare/ life assurance plan/ Perkbox/ gym discounts/ retail discounts/ free on-site parking**
- **Long term incentive scheme**
- **33 days holiday (incl: public holidays) – rising to 36 with service**

Who are we?

We're a market leader in acquiring and managing vulnerable customers, helping them to find an affordable solution and sustainable pathway to clearing their outstanding debts. Having built a solid reputation for being the specialist in our sector, we've won some pretty impressive GOLD standard awards over the last several years from Investors in People and Investor in Customers.

If you want to hear what our customers and colleagues are saying about us, why not visit our website www.lanternuk.com.

What will you be doing?

The role will have a focus on analysis and the evaluation of portfolios, from a wide range of clients including lenders, banks & retailers, with the purpose of assisting the business in acquiring debt portfolios, analysing and monitoring portfolio performance. You'll manipulate our data using SQL and other relevant software with ease and be confident in presenting your recommendations. We'll look to you to identify actionable insight from the data, and you'll use these results to report back to the core business. You will be responsible for:

- Interrogate and prepare vendor data for pricing purposes.
- Assess the data's profiling and quality, while questioning where additional data may be needed.
- Liaise with the Acquisitions and Due Diligence teams to ensure risks and opportunities are identified.
- Analyse the vendor data and gain an understanding of suitable benchmarking.
- Utilise, maintain, understand, develop, and improve various pricing processes.
- Produce pricing proposals in the form of an investment memo, reports and summaries of outcome of analysis and present this to the Head of Pricing and Analytics, Director of Pricing, Data and Analytics, CEO, CFO and various other stakeholders from around the business.
- Understand the performance of purchased portfolios including the key drivers.
- Monitor and interrogate the profiling and quality of pre-agreed weekly/monthly/quarterly contracts.
- Support and produce insight from Champion/Challenger (A/B testing) analysis for collections strategies, and implement structured reporting to monitor results.
- Evaluate and track the performance of campaigns and projects.
- Project based delivery of analytics to support wider business recommendations, and initiatives to improve performance.
- Data warehouse maintenance, interrogation, extraction, and manipulation using SQL and Excel, ensuring the database is kept up to date and accurate.

- Document processes, create reports and ad-hoc analysis as requested by various stakeholders throughout the business.
- Improve and automate processes to increase overall accuracy and speed of team output.

What you'll need

- Good understanding of Data Analysis.
- Good knowledge of Excel and SQL.
- Experience using and writing queries in SQL.
- MS Office experience, including MS Teams.
- Knowledge of Python is desirable.
- Strong organisational skills.
- Self-motivated and a strong ability to work collaboratively with different teams across the business.
- Excellent levels of attention to detail to ensure your work is accurate and of high quality.
- Demonstrating resilience and agility in your approach to work - we're fast paced and sometimes we'll need to juggle or prioritise.
- Being creative – we love hearing new ideas from our colleagues about how we can do things better.

We're inclusive.

We're committed to becoming an employer of choice for diversity, where leaders, structures, and interactions encourage you to thrive at work and be yourself. If you need any adjustments during any part of our recruitment process, please get in touch.

We're an equal opportunities employer with a diverse, inclusive, merit-based, and equitable workplace. We recognize that diversity drives our creativity, resilience, and success and makes our business stronger.

Your privacy is important to us. By submitting personal data or information to us, you agree this will be handled in accordance with the Global Privacy Policy

Due to the nature of our business, all offers of employment are subject to background and vetting checks, including; employment references, DBS (basic), credit file search, PEP and financial sanctions searches.