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# CHARME LISHIVHA

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## Professional Summary

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Results-driven Quantitative Analyst with a strong background in mathematical data analysis, and risk assessment. Adept at conducting thorough credit assessments, mitigating risk, and ensuring compliance with regulatory standards. Possess strong analytical and communication abilities, allowing for precise decision-making and client relationship management.

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## Work History

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**Credit Risk Manager, 01/2025– 05/2025**

**Old Mutual Finance** – Johannesburg

### **Credit Risk Management**

- Oversaw credit risk management and identification across the full credit lifecycle for multiple lending products, ensuring early detection and mitigation of portfolio risks.
- Evaluated, monitored, and enhanced risk models to improve efficiency, accuracy, and regulatory compliance.
- Produced clear and actionable risk reporting and insights for senior management, supporting strategic decision-making.
- Partnered with cross-functional teams to strengthen credit policies, optimize risk-return trade-offs, and align with business growth objectives.

**Collections Strategy Analyst, 07/2024 – 12/2024**

**Absa** – Johannesburg

### **Collections Strategy Analyst**

- Oversee the entire collections cycle, including pre-legal, legal, and off-balance sheet stages, ensuring efficient management and recovery processes at each stage.
- Monitor and manage the comprehensive set-off process, ensuring accurate and timely application to optimize recovery outcomes.
- Maintain strong relationships with operations teams to facilitate smooth workflow and coordination throughout the collections process.
- Provide expert advice and performance analysis for external debt counsellors, enhancing their effectiveness and alignment with organizational recovery goals.

**Credit Analyst Growth Business, 02/2023 – 06/2024**

**Absa** – Johannesburg

**Vehicle Asset Finance**

- Specialize in evaluating an organization's risk appetite, translating it into actionable strategies, and ensuring alignment with overall business objectives.
- Vigilantly oversee economic capital, evaluate risk weights (PD, LGD, EAD), and analyze their collective impact on our Risk Appetite framework.

**Career Break**, 02/2022 - 02/2023

**Unemployed** – Johannesburg

- Medical Recovery

**Quantitative Analyst II**, 08/2021 - 02/2022

**FNB** – Johannesburg

**Insurance Pillar**

- Dedicated attention to on-call legal matters pertaining to short-term insurance.
- Facilitated portfolio performance review and implemented new strategies.
- Designed and implemented app push notifications using Adobe Campaign to facilitate sentiment analysis and deliver customer reminders across products within the division.

**Quantitative Analyst**, 12/2019 - 08/2021

**Nedbank** – Johannesburg

**Credit Risk Value Analytics**

- Designed graphical user interfaces (GUIs) to enhance and streamline daily operational tasks.
- Managed the performance of the collections dialler system.
- Managed monthly reporting and conducted data analysis for the executive leadership team.
- Assisted with day-to-day operations, working efficiently and productively with all team members.

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## Skills

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| • SAS   | • SQL      | • PYTHON |
| • EXCEL | • POWER BI | •        |

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## EDUCATION

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**Bachelor of Science**: Mathematics, 03/2020

Witwatersrand – Johannesburg

**Bachelor of Science**: Mathematics, 03/2019

Witwatersrand - Johannesburg