**Decision Science Manager**

JOB TITLE:           Decisions Science Manager

DEPARTMENT:   Investments/Decision Science Team

LOCATION:         Blackpool, United Kingdom

REPORTS TO:     Head of Portfolio Acquisitions

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POSITION DETAILS:

The Decision Science/Investment team within Perch Group is responsible for building, developing and maintaining complex statistical models and scorecards for both existing and potential portfolio purchases and to support key decisions being made throughout the business. The candidate will be joining a dynamic and fast paced team, with exposure to board level executives on a regular basis. At this exciting time to be joining the organisation, there is a lot of opportunity for rapid progression in an ambitious and young company which plans to continue expanding and has a strong focus on both its staff and their development.

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JOB PURPOSE & PRINCIPAL ACCOUNTABILITIES:

Leading the Decision Science team, supporting the Head of Portfolio Acquisitions across several areas including but not limited to:

* Lead in the construction, continual development and monitoring of the business’ dynamic re-forecasting models to be applied to Perch’s back book of historically acquired assets and newly acquired portfolios, typically applying statistical techniques including, but not limited to, generalised linear models and Monte Carlo methods/simulations. A good working knowledge of SQL, R and/or Python would give a distinct advantage.
* Lead in the construction and enhancement of cashflow forecasting models to support the Portfolio Acquisitions Team’s decisioning and valuation process when acquiring new assets.
* Build, enhance and monitor operational scorecards used to support key decisions made by the business
* Assist in the construction and analytics behind the operational decision engine by which customers would flow through as part of the post-acquisition collections process.
* Engaging with external credit bureau’s and financial institutions to understand and obtain the required data to support the development of existing and new statistical models
* Writing and presenting findings and model developments from a governance perspective back to Senior Management
* Assist in the review and analysis of portfolio performance post-acquisition.

We are looking for a highly numerate, commercially minded and self-motivated individual who is articulate and confident in communicating with colleagues at every level of the business including senior members and stakeholders. This is a new role that will report directly into the Head of Portfolio Acquisitions.

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EMPLOYEE BENEFITS:

* 25 days holiday allowance + 8 paid Bank Holidays
* Free fruit + tea + coffee machine
* Annual bonus scheme
* Workplace pension scheme
* Cycle to work scheme
* Death in service
* Social Committee
* Career progression opportunities
* Strong focus from all staff members in taking all appropriate measures to ensure a safe and socially distanced workplace when working on-site

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QUALIFICATIONS, EXPERIENCE & SKILLS CRITERIA:

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| **CRITERIA** | **ESSENTIAL** | **DESIREABLE** |
| Education | Degree educated  | Mathematics/Accounting or analytical background preferred. 1st class degree/Masters /PhD are ideal |
| Previous Working Experience | At least 2-3 years (role dependent) in Decision Science/Strategy and/or credit analytics experience within the financial services sector. | * At least 1-3 years working in a large debt purchaser; or
* At least 3-5 years working in a large FCA regulated environment.
* Previous analytics experience working with and manipulating large datasets (preferably in SQL/R/Python).
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| Specific Knowledge | Experience in building, testing and applying complex cash forecasting models/ERC models | Good understanding of cashflow forecasting and linear/logistic regression models.A passion for what you do |
| Professional Qualifications  |  |  |
| Demonstrated Skills |  | Excellent numeracy and commercial skills |
| Key Behaviours |  | Analytical with a high attention to detail.Ambitious, driven and keen to progress.  |
| Specialist Requirements | Ability to use Excel, SQL and willingness to apply R, SAS and/or Python | Proficient in R, SAS and/or Python |