Elspeth Dunbar

Commercial Credit Analyst

credit-analyst@example.test
Edinburgh, UK

Credit analysis scope

76 annual reviews — Prepared financial and covenant analysis for existing borrowers.

14 covenant exceptions — Traced to facility terms, revised statements or a genuine breach.

11 borrower groups — Reconciled related-party exposures across separate applications.

Summary

Commercial credit analyst assessing cash flow, leverage and borrowing capacity for mid-market businesses. Reconciles underlying records and models downside scenarios before explaining material risks and proposed conditions to lending decision-makers.

Experience

Commercial Credit Analyst

North Dene Commercial Finance | 2021-02 – Present

- Prepared 76 annual reviews, reconciling management accounts with signed statements. Analysed debt service under lower revenue and delayed collections before making a recommendation.
- Investigated 14 covenant exceptions. Distinguished inconsistent definitions from a confirmed breach and prepared evidence for the account manager and authorised lender.
- Reconciled facilities for 11 borrower groups. Linked ownership and guarantees to source documents and asked legal reviewers to resolve ambiguous guarantees.
- Reviewed a facility request with seasonal working capital needs. Explained why an annual average concealed peak borrowing and proposed monitoring against monthly receipts.

Lending Portfolio Assistant

Kestrel Reach Business Lending | 2018-09 – 2021-01

- Tracked outstanding borrower statements and verified version dates before adding files to the analyst queue.
- Maintained a watchlist of scheduled reviews and recorded each exception owner with a due date. Escalated overdue evidence at the portfolio meeting.
- Prepared draft ratio schedules and compared them to prior reviews, documenting changes in classification for the assigned analyst.

Education

BSc Finance and Economics

Greyhaven Business School | 2018

Skills

Cash-flow analysis · Commercial credit · Covenant monitoring · Exposure reconciliation · Credit memoranda

Languages

English