

INVESTMENT ANALYST

ORGANIZATIONAL CONTEXT FOR THE ROLE OF INVESTMENT ANALYST

The Social Security Board (SSB) is a statutory body dedicated to providing inclusive, fair and dependable coverage for its beneficiaries. Committed to delivering a dynamic social insurance program, SSB ensures guaranteed protection that is effective, efficient, and people-centered. Its innovative and trusted team exemplifies both in-person and virtual service excellence, offering sustainable and relevant social insurance programs that are financially prudent and aligned with its mission.

Recognizing people as its most critical asset, SSB emphasizes nurturing, sustaining, and strengthening human capital to achieve organizational priorities. By optimizing employee engagement, performance, and productivity across the employee life cycle, SSB ensures its mission is fulfilled.

ROLE PURPOSE

To identify, evaluate, and recommend viable investment opportunities that align with the strategic objectives of the Social Security Board (SSB), ensuring financial sustainability and long-term growth of the Social Security Fund. The Investment Analyst contributes to the prudent management of the Fund by conducting detailed analyses, monitoring investment performance, and supporting sound decision-making in accordance with regulatory and institutional frameworks.

ROLE SUMMARY

The Investment Analyst sources, appraises, and recommends investment opportunities that align with SSB's investment strategy and risk appetite. By conducting rigorous financial and economic analyses, due diligence, and risk assessments, the Analyst supports sound, data-driven investment decisions and actions. The role plays a key part in monitoring portfolio performance, ensuring compliance with the Board's investment framework, and contributing to strategic insights and reporting. In addition, the Investment Analyst supports the ongoing optimization of the investment portfolio.

CORE RESPONSIBILITY AREAS AND ACTIVITIES

1. INVESTMENT OPPORTUNITY IDENTIFICATION & BUSINESS DEVELOPMENT
 - a) Proactively source investment opportunities that support SSB's strategic investment priorities.
 - b) Conduct market and sector research to identify emerging investment prospects.
 - c) Build and maintain networks with prospective borrowers and partners to grow the investment pipeline.
2. INVESTMENT ANALYSIS & DUE DILIGENCE
 - a) Analyse business plans, financial statements, and economic data to assess investment viability.
 - b) Conduct SWOT analysis, financial modelling, and credit risk assessments to support investment evaluations.
 - c) Evaluate repayment capacity, collateral sufficiency, and overall risk exposure in accordance with SSB's investment framework.
3. INVESTMENT RECOMMENDATION & DECISION SUPPORT
 - a) Prepare comprehensive investment appraisals with financial projections and risk assessments.

- b) Present recommendations to the Investment Committee and Board, ensuring alignment with institutional objectives and regulatory standards.
- c) Ensure proposals meet risk-return thresholds and are supported by sound analysis.

4. PORTFOLIO MANAGEMENT & RISK MONITORING

- a) Monitor the performance of active investments to ensure compliance with agreed terms and conditions.
- b) Track economic and industry trends to anticipate potential risks and recommend mitigation measures.
- c) Conduct periodic portfolio reviews and propose adjustments to improve stability and returns.
- d) Support loan recovery and remedial actions as needed to maintain portfolio health.

5. INVESTMENT ADMINISTRATION & COMPLIANCE

- a) Collaborate with Legal and Finance Services to ensure investment documentation is accurate, complete, and secure.
- b) Maintain up-to-date borrower records and ensure adherence to regulatory, governance, and organizational policies and standards.
- c) Address all compliance-related discrepancies and report them promptly to management.
- d) Verify documentation accuracy prior to processing investment accounts.

6. STRATEGIC INSIGHTS & REPORTING

- a) Provide market insights using research from institutions like the Central Bank of Belize, IMF, and other relevant benchmarks.
- b) Analyse market conditions and investment trends to support the development of SSB's investment strategy.
- c) Prepare reports on portfolio performance, risk exposure, and investment opportunities.

7. COLLABORATION & INTERNAL COORDINATION

- a) Work closely with colleagues in Finance, Legal, and Investment Services to ensure smooth investment processing.
- b) Support the Manager, Investment Services, in executing policies and strategies.
- c) Contribute to departmental goals and cross-functional investment initiatives.

ROLE REQUIREMENTS

The position of Investment Analyst is classified under Organizational Level Nine – Supervisory, Specialist I.

Minimum Qualifications and Experience:

Bachelor's Degree in Finance, Economics, Business Administration, Banking and Finance, Mathematics and Statistics, Investment Management, Financial Engineering, Public Policy (with concentration in Financial or Economic Analysis) or other closely related academic discipline.

Three (3) years supervisory experience which includes progressive exposure in any one or combination of the following areas:

- Investment analysis or portfolio management.
- Corporate or project financing.
- Credit analysis or lending (e.g., commercial banking or development finance)
- Financial modelling or risk assessment.
- Economic or market research and forecasting.

- Structuring and evaluating loans or investment instruments.
- Working in regulated financial institutions or government financial agencies.
- investment analysis, finance, economics or other related experience.

Knowledge and Expertise:

The Investment Analyst is expected to demonstrate sound knowledge and applied expertise in the following areas:

1. Deep understanding of investment evaluation techniques, portfolio diversification, and return-risk optimization.
2. Proficiency in building and interpreting financial models to assess investment feasibility, forecast performance, and measure risk.
3. Ability to interpret trends in local and global economic conditions, interest rates, and inflation, and their potential impact on investment decisions.
4. Expertise in assessing borrower creditworthiness, structuring investment terms, and managing repayment risk.
5. Familiarity with legal, regulatory, and policy environments that govern public investment, including compliance, governance, and ethical considerations.
6. Competence in conducting thorough due diligence, validating assumptions, and applying risk mitigation strategies.
7. Ability to prepare investment reports, board submissions, and audit-compliant documentation.
8. Skilled in working cross-functionally with internal teams and engaging external partners to advance investment opportunities.

WORK EFFORT

1. **Analytical Depth** – The role requires a high level of independent analysis, judgment, and synthesis of complex financial and economic information to support investment decision-making.
2. **Initiative and Proactivity** – The Analyst must demonstrate initiative in identifying opportunities, researching market shifts, and proposing recommendations.
3. **Attention to Detail** – Precision is critical in financial modelling, documentation, and compliance tracking.
4. **Problem-Solving** – The role demands the ability to navigate ambiguity, resolve financial or legal discrepancies, and manage investment risks effectively.
5. **Confidentiality and Integrity** – The role requires the ability to handle sensitive financial and institutional information with strict discretion and professional ethics.
6. **Cross-Functional Coordination** – Regular collaboration with internal stakeholders (e.g., Finance, Legal, Investment Services) and coordination with relevant external partners.
7. **Regulatory Alignment** – Alert to changes in the legal or economic environment and ensure all investment activity aligns with legislative and policy requirements.

WORKING CONDITIONS

1. Primarily office-based with periodic travel for site visits, due diligence, or stakeholder engagement.
2. Occasionally required to work irregular hours, including evenings or weekends, to meet investment deadlines, attend meetings, or complete urgent assignments.
3. Performance outcomes are directly tied to portfolio health, risk exposure, and alignment with strategic investment goals.

- The role carries expectations for producing accurate, timely, and high-quality analyses in fast-paced or high-stakes situations.
- Reports and recommendations may be reviewed at the highest levels of the organization, including the Board of Directors.

PERFORMANCE METRICS

The following Key Performance Indicators (KPIs) are critical to evaluating the effectiveness of the Investment Analyst's contributions to SSB's Investment Portfolio. They ensure alignment of efforts with organizational priorities and provide measurable indicators for success in achieving operational and strategic goals.

- Investment Pipeline Development:** Number and quality of viable investment opportunities sourced and assessed based on pre-defined periods (quarterly, yearly, etc.).
- Quality of Investment Analysis:** Accuracy, clarity, and strategic alignment of investment appraisals submitted to the Investment Committee.
- Portfolio Performance Monitoring:** Percentage of assigned investments reviewed on schedule and maintained in good standing (e.g., no defaults, compliance with terms).
- Risk Management and Compliance:** Number of risk-related findings or compliance discrepancies in audits or investment reviews.
- Turnaround Time:** Average time taken from investment identification to submission of final appraisal or recommendation.
- Reporting and Insights Delivery:** Timeliness and strategic value of reports submitted to executive leadership or the Board (e.g., quarterly performance reviews, market trend analyses).
- Stakeholder Engagement:** Effectiveness in coordinating with internal departments and engaging with borrowers, partners, or regulators (e.g., feedback scores or response rates).
- Contribution to Strategic Initiatives:** Participation in special projects, policy reviews, or strategic investment planning sessions.

COMPETENCY MODEL

Proficiency Scale				
Level 1 Introductory	Level 2 Basic	Level 3 Proficient	Level 4 Mastery	Level 5 Authority
<i>Minimal demonstration of behaviors related to the competency.</i>	<i>Demonstration of behaviors related to the competency indicates <u>potential for growth</u>.</i>	<i>Demonstration of behaviors related to the competency indicates <u>adequate strength</u> to fully perform job role.</i>	<i>Demonstration of behaviors related to the competency definitively indicates a <u>high level of development</u>.</i>	<i>Demonstration of behaviors related to the competency indicates a very high level of development and <u>serves as a role model</u> for others.</i>

Summary of Competencies			
Competency Type	Competency Name	Definition	Minimum Level
CORE	Achieving Results	Maintaining consistent focus on the efforts necessary to achieve quality results in line with operational and strategic goals, objectives, and priorities.	Level 3

Summary of Competencies			
	Building Trust	Interacting with others in ways that inspire confidence in one's intentions and those of the organization.	Level 3
	Building and Maintaining Relationships	The ability to successfully establish and maintain reciprocal, high trust, harmonious working relationships that create value for others, support the achievement of role-related objectives and furthers the aims and objectives of the organization.	Level 3
	Effective Delegation	Allocating authority and autonomy to maximize the individual's contribution to organizational success.	Level 3
	Enabling Optimal Performance	Applying strategies and tactics that build the capacity, capability, and confidence of others to fulfil current and future job roles and responsibilities as effectively as possible.	Level 3
	Resilience	The ability to maintain stamina and performance under stressful conditions and rebound from setbacks and adversities.	Level 3
	Personal Credibility	Demonstrated concern that one be perceived as responsible, reliable, and trustworthy.	Level 3
	Providing Motivational Support	Skill at enhancing others' commitment to their work.	Level 3
FUNCTIONAL	Analytical Thinking and Judgment	The ability to examine complex financial and economic data, identify patterns or anomalies, and make sound, evidence-based conclusions.	Level 3
	Initiative and Results Orientation	Proactiveness in identifying opportunities, solving problems, and driving tasks to completion with a focus on delivering value.	Level 3
	Communicating and Influencing	Effectively conveys complex information and builds credibility with diverse stakeholders to support decision-making or drive strategic action.	Level 3
	Integrity and Ethical Judgement	Upholds confidentiality, demonstrates transparency, and consistently acts in alignment with organizational values and good governance standards.	
TECHNICAL	Investment Analysis and Financial Appraisal	The ability to evaluate investment proposals using financial metrics, market data, and risk-return models to determine viability.	Level 3
	Risk Assessment and Portfolio Monitoring	The ability to identify, quantify, and monitor risks associated with investment instruments and portfolios.	Level 3
	Due Diligence and Compliance Management	Conducts thorough background checks, legal and financial reviews, and ensures adherence to internal policies and regulatory requirements.	Level 3