

# A Day in the life of...



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### MY ALARM GOES OFF...

I've always been a so-called "early bird", so my day generally starts around 6.30am with a much-needed nice strong cup of coffee. I've established a routine I abide by, like a ritual: I have some breakfast while scanning through the financial markets' news flow, followed by a shower and make-up pit-stop to get prepared for work. I think that a neat appearance is an important part of one's professionalism, so I do spend some time planning what to wear and which accessories to match (old Italian habits die hard!). Once my outfit is sorted, I leave my flat and walk 20 minutes to the office – my daily dose of physical exercise.

### I'M RESPONSIBLE FOR...

As a junior credit analyst, my core responsibility is to assist senior colleagues with gathering information and running analyses on a corporate's ability to honour its financial obligations over time. In other words, I look after 15-20 corporations within the natural resources space and keep up with events affecting them. My focus

is assessing the extent to which these developments impact on the financial health of the company, in particular when negative events take place. However, credit analysis is not only limited to looking at a vast amount of data; I am also involved in research production and training and coaching activities benefitting my junior colleagues.

### I GOT MY JOB...

I have an extensive university background in general management, which I completed with a master's degree in corporate finance. This is the science studying the way companies take decisions on investments to pursue and on the financing structure. I ended up at Moody's after attending a very interesting presentation about its activities which was sponsored by the school of business I attended. This is my first working experience after a couple of internships in the areas of auditing and management consulting.

### AT SCHOOL I STUDIED...

I completed my education in Italy, where the school system is different to the UK. I went to university with a previous background in foreign languages and literature – quite different from business administration and management! Back in high school, I loved my German, English, Spanish, Latin and Italian literature classes which complemented my learning of the corresponding foreign languages. This turned out to be very useful when I moved to London – a place where I can leverage these languages thanks to the city's international environment.

### MY TYPICAL DAY...

I am in the office around 8am, in time to catch-up with any

relevant announcements to the financial markets. After a second strong cup of coffee, I take some time to organize my day, i.e. prioritizing my to-do tasks. However, my day doesn't always go as scheduled: some new and more urgent tasks might come up in between, as such I quickly need to revise my plans accordingly. I tend to focus on the more energy-consuming activities in the morning, where my productivity peaks, while I leave for the afternoons any low-priority requests. I carve out some time to go for a walk around Canary Wharf during lunchtime – fresh air and physical exercise help me recharge my batteries and get ready to carry on.

### THE KEY SKILLS I USE IN MY JOB...

Working in a team in connection with the financial markets requires a number of must-have skills, such as: time management, dealing with conflicting priorities, decision making based on fragmented information, being a good and persuasive communicator, and possessing accounting and financial modelling skills. Over time, I've developed these skills through a combination of training provided

by my employer and, perhaps even more effective, learning on the job and finding role models in my senior colleagues.

### THE BEST PART OF MY JOB IS...

I love the interaction I have with my colleagues, especially the debates we sometimes have where we challenge each other. I find it extremely stimulating. I also like the variety of tasks I perform and therefore the different sets of skills I can leverage. Looking at the numbers to draw conclusions on expected financial performance, reading about industry trends, putting my thinking and supporting arguments into writing, producing research and sharing views with external parties are all components of my job and make sure it is never boring.

### THE WORST PART OF MY JOB IS...

Credit agencies' activity is subject to plenty of regulation which tend to change and get more and more complicated over time. I think the part of my job I'm excited the least about is dealing with compliance, as it translates into a lot of red tape to take care of. Yet this is an essential aspect to ensure our activities are credible and reliable, so I never take this lightly.

### MY ROLE MODEL GROWING UP WAS...

I can't remember any specific role model inspiring me, but I've always been very aware of the people surrounding me. So, I guess it is fair to say that different people inspired me, each of them for one or more characteristics I admired in them. Most of these people were teachers, professors, sport coaches and friends – all of them very approachable and willing to

give advice on how to develop the skills I appreciated in them.

### AFTER WORK...

I have to be fair and say that I like my job so much that I often end up staying in the office until after my core working hours. I normally go home in time for a dinner consisting of fish or meat loaded with veggies around 7.30pm. Before bed I spent time talking to my friends and family over the phone, sketching something in line with my passion for fashion design, reading, or more simply watching a movie or TV series on Netflix. I tend to go to bed fairly early, normally around 10.30pm – after all, the alarm goes off at 6.30am the following day!



### MY PLAN B...

I am the opposite of a creative person, but I am very much attracted by arts in all its forms – be it architecture, fashion, paintings and so forth. I am also very interested in literature and have a talent for learning new languages quickly. And I also try to share my interests and knowledge with other people when possible and useful. So, if I hadn't followed a career in the financial services industry, I would have specialised in foreign languages and literature and become a university professor.

