



# Head of Legal

Job description

Human Resources

# Job Description, Head of Legal, Affinity Ghana

## About Affinity

We support the unbanked and underserved, providing every individual and business with accessible and affordable financial services they can trust. Founded in 2013, Affinity launched in 2015 after acquiring PayFlex Microfinance Company Limited (soon to be Affinity Ghana).

## Job Summary

Provide legal support across Affinity through proactive, in-depth, and business-focused advice to management and the wider team. Also responsible for implementing initiatives and processes, to set standards and reinforce a culture of integrity, quality, ethical behaviour, and responsibility.

## Key Responsibilities

1. Prepare, review, negotiate and modify contracts to assist and support business activities, maintaining legal and compliance related policies and procedures.
2. Develop and automate contracts, install repeatable process (e.g. loans), assessing deviations where required.
3. Manage relationship with Affinity's external service providers and regulatory authorities, including but not limited to patent attorneys and external counsel.
4. Monitor compliance with statutory obligations and advise management accordingly, including trends in the fintech market as well as banking, to anticipate any material impact on the business from a legal and regulatory perspective and advise on appropriate controls.
5. Monitor changes in legislation and regulation to take appropriate action to ensure compliance.
6. Collaborate effectively with other teams e.g. liaising with Credit, Compliance, Risk and HR, ensuring consistency on terms, process and compliance with the law.
7. Identify legal risk areas and work with management and relevant external counsel (if necessary) to manage and/or eliminate risks whilst being able to deliver commercial business advice.
8. Liaise with external counsel to manage litigation matters and keep management informed on cost/benefit.

9. Provide legal advice and responses to correspondence of legal nature.
10. Formulate best-practice framework, which may include escalation protocols.
11. Lead any transactions undertaken by the company such as mergers, acquisitions, and fundraising.
12. Perform routine commercial lending duties, including cash flow lending, acquisition finance, asset-based loan finance and preparation, review and negotiation of loan security documents.
13. Perform other duties that may be assigned by the Board and the CEO.

## Head of Legal Skills and Qualifications

1. Results oriented, able to assume significant responsibility and pro-actively drive work streams.
2. Ability to analyse commercial issues, clearly communicate, apply judgment and provide solutions.
3. Confidence in analysing and providing advice on areas of law that may fall outside of formal experience.
4. Outstanding written and communication skills.
5. Ability to prioritise competing demands to meet deadlines and encourage others to meet theirs.
6. Good knowledge and application of the commercial law, industrial relations, and employment law.

## Education and Experience Requirements

1. Minimum LLB from a leading institution and a qualified member of the Ghana Bar Association.
2. At least seven years' qualified experience in a recognised legal firm. In-house experience (secondment or former employment) with a financial institution or commercial bank helpful.
3. Experienced in preparation of most loan documents, including credit and security agreements, indemnities, UCC's, guaranties, subordination agreements and inter-creditor agreements.

Application mode: all CVs should be sent to [jobs@affinityghana.com](mailto:jobs@affinityghana.com)