



Risk Manager

Job description

Human Resources

Job Description, Risk Manager, 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

The Risk Manager would maximize returns by maintaining credit risk exposure within acceptable parameters. To manage the credit risk inherent in the entire portfolio as well as the risk in individual credits or transactions.

Key Responsibilities

1. Ensure the Institution's portfolio quality is within acceptable standard.
2. Ensure team coherence and take lead in responsibilities.
3. Reduce income leakage by championing the automation of all income lines.
4. Monitor post disbursement conditions, track all deferrals and work with Credit Team to ensure compliance.
5. Ensure timely portfolio quality reports to Management on weekly and monthly basis, or as and when required.
6. Prepare and coordinate the required regulatory reports on portfolio quality on time and avoid any delays in submission.
7. Conduct periodic collateral inspection to ensure security accepted at inception of facilities are always unencumbered and protected.
8. Interact with customers to understand their business cycles for effective monitoring.
9. Improve workflow between credit monitoring and the Credit team to build a robust credit monitoring framework.
10. Supervise closely the Credit Monitoring team to limit the number of Early Warning Accounts migrating to Recoveries.
11. Avoid delays in review of loans, comply with Service Legal Agreement
12. Ensure compliance to regulatory standards (limits)
13. Update the Management Approval Register on daily basis, to keep up to date record of all approvals granted by management.
14. Conduct periodic assessment of the portfolio to ensure the institution will be able to withstand external and internal shocks.

Skills and Qualifications

1. A sound understanding of Credit Risk Management principles and philosophy.
2. Digitally competent, utilizing technology to reduce cost and improve services.
3. Ability to effectively identify issues, analyze the problems and root causes and provide solutions.
4. Ability to communicate and work with people at different levels and from different backgrounds.
5. A keen and effective team player with excellent inter-personal skills
6. Ability to understand and interpret financial information and principles.
7. Excellent knowledge of MS office with significant report writing skills and presentation.

Education and Experience Requirements

1. University Degree-holder finance, accounting, or related disciplines.
2. Minimum 5 years of relevant working experience in the financial services industry
3. A master's degree is an added advantage.

Application mode: all CVs and cover letters should be sent to jobs@affinityghana.com