THE BANK TO TRUST

Job Title:	Senior Officer, Operations risk	**Reports to:**	Senior Manager, Enterprise Risk
Unit:	Risk	**Department:**	Risk
Grade:		**Date:**	
Job Holder:		**Supervisor:**	
Signature		**Signature:**	

Job Purpose Statement

The role will be responsible for supporting the implementation and enhancement of the Third Party, Operational, Model, Reputation and Environmental / Social / Governance Risk Frameworks within the bank including appropriate processes, procedures, and tools, designed to maintain the risk profile and to embed risk management within the Bank.

Key Responsibilities

OPERATIONAL RISK

- Embed the Operational Risk Management Framework and associated policies and procedures within all units of the bank.
- Planning, scheduling, and conducting Risk and Control Self-Assessment (RCSA) and control testing for business and support functions, products, and projects.
- Maintain risk registers for risk entities, ensuring that ownership, action plans are clear, and the progress of action plans is being made in accordance with the remediation plan.
- Review Key Risk Indicators (KRIs) in liaison with the risk entities and escalate any KRI breaches.
- Review new products and processes in line with the new product procedures and as necessary conduct Post Implementation Reviews (PIRs).
- Conduct ORM bankwide risk assessments.
- Periodic training program on various risks that the bank faces to embed knowledge of policies and procedures and a robust risk culture across the business.
- Local and International Regulatory Reporting including but not limited to the Central Banks of Kenya and Egypt.

BUSINESS CONTINUITY

- Manage the Business Continuity Management program working closely with the various departments and risk teams.
- Ensure annual Business Impact Analysis and Risk Assessments are carried out for all departments and documented BCPs are in place and updated in line with the bank's BCM Policy, Prudential Guidelines and International best practice.
- Schedule, coordinate and execute Business Continuity and Disaster Recovery annual tests for critical business processes and systems and document test results including lessons learnt and maintain a central repository for all tests. Coordinate follow up on actions arising from lessons learnt to their logical conclusion.
- Periodically update the bank's business continuity / crisis management plan, facilitate simulation exercises as stipulated in the BCM policy and support committee accordingly during disruption events.
- Periodic Training of staff on BCP processes and standards.
- Conduct BCM risk assessment for key bank projects as well as oversee any BCM projects.

- Ensure Business Continuity Policy and Procedures are updated regularly to align to emerging Risks and/or changes in the operating environment, the bank's Strategy, and best practices.
- Any other official duty that relates to Business Continuity Management may be allocated by management from time to time.

Our Values

Customers First

- We listen proactively to our customers to understand their needs and expectations.
- We integrate the voice of the customers in new product and service developments.
- We go the extra mile when serving our customers.
- We optimize our processes to deliver highest value and a seamless experience to our customers.
- We measure and benchmark customer engagement KPI's and integrate them in our leadership evaluation.

Lead The Market

- We strive to offer the best products and highest quality service.
- We aim to invest further to strengthen and enhance our market position.
- We provide an environment to our employees where everyone can give their absolute best.
- We train and equip our employees to be best prepared for a constantly evolving financial service market.
- We are a role model in implementing national initiatives and regulatory guidelines.

Agility

- We embrace a changing market environment and respond decisively and swiftly.
- We release new products and pilots quickly to test and optimize them in a real environment.
- We are open to try new things, but rigorous in evaluating it's success and happy to accept mistakes
- We collaborate proactively within cross-functional teams and limit vertical hierarchies to a minimum.
- We leverage technology to support, facilitate and automate our processes and time to market.

Integrity

- We hold ourselves accountable to a higher standard of responsibility.
- We are doing the right things, even if it is commercially less attractive.
- We communicate clearly what we can deliver and keep our word.
- We do things right and create solutions that work.
- We fully comply with all regulatory and compliance standards and apply zero tolerance to misconduct.

Job Specification

Academic

- Holds a bachelor's degree in Business, Accounts, Finance, Computer Science, Information Systems or a related field.
- Master's degree is an added advantage

Professional Qualifications &

- Risk certification (ORM, ISO 22301, CISA) is an added advantage.

Desired Work Experience

- At least two (2) years of relevant experience in Operational Risk / Enterprise Risk Management and Business Continuity Management.
- Experience in Audit / Compliance / Disaster Recovery and Operational Resilience is a plus

Reporting Relationships: jobs that report to this position directly and indirectly	
Functional Reports	None
Administrative Reports	None

Stakeholders: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
Internal	▪ All departments
External	▪ Regulator ▪ External auditors

Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make *(Indicate if it is Operational, Managerial or Strategic)*
<u>Operational:</u> ▪ Most day-to-day decisions regarding assessing risks, identifying potential impacts, and recommending risk mitigation strategies. ▪ Any others as will be through written delegation from the line manager or unit head.

Ideal Job Competencies: Technical Competence	
Financial skills	▪ Ability to analyse and/or interpret financial statements and advise accordingly
Industry Knowledge	▪ Excellent knowledge of Non-Profit Sector, Financial and Public sectors and investment opportunities
Analytical skills	▪ Analytical business and investment appraisal skills: Keen on detail and able to conceptualize financial investment proposals and viable solutions
Credit Risk Knowledge	▪ Ability to conceptualize basic credit and advise accordingly

Ideal Job Competencies: Behavioral Competence	
Goal driven and results oriented	▪ Must enjoy being measured and judged by financial and other performance targets.

Communication skills	▪ Excellent written, verbal and presentation skills
Team player	▪ Shares with and consults others, enjoys working in a collaborative environment
Personal ethics	▪ Must be honest, fair and just with self, others, and demonstrates integrity in work and business contacts.
Pro active	▪ Must be pro -active, a self-starter and have the ability to see, grasp, and advise on opportunities
Interpersonal skills	▪ Must be a people person with the ability to interact confidently with VIPS, and key contacts in the sector, and all stakeholders, fair and firm but able to build working relationships.
Problem solving	▪ Ability to make decisions and find solutions to issues