Job Title:	**Senior Officer - Enterprise Risk**	**Reports to:**	**Senior Manager - Enterprise Risk**
Unit:	**Non-Financial Risks**	**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, 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

A. Financial

- Support the Enterprise Risk Manager with risk assessments and prepare risk information for management to share with key stakeholders.
- Support the collection of feedback and data on risk performance and contribute to the implementation of the various approaches.
- Support the Enterprise Risk Manager to plan and collate the bank wide risk summary for statutory, board and management reporting cycles.

B. Customer

- Identify and evaluate non-financial risks that may affect customer satisfaction, trust, and loyalty.
- Implement measures to enhance customer experience while mitigating associated risks.
- Develop and maintain effective communication channels with customers regarding risk-related matters.

C. Internal Business Process

- Support in the periodical risk review of policies, procedures, reporting templates and frameworks to ensure everything is up to date.
- Participate in risk management projects with a focus on Enterprise Risk and Internal Control.
- Collect information on training needs and assist in the preparation of training and awareness programs or key information bytes for staff.

D. Functional Responsibilities

- Support in updating and maintaining non-financial risks management procedures and systems with respect to risk identification, risk assessment, risk monitoring, risk mitigation strategies and risk reporting according to the following weighting:

Deliverable	Risk Weighting
1. Risk Identification and Assessment	**75%**
1a. Third Party Risk Management	25%
1b. Environmental, Social and Governance Risk	25%
1c. Reputation Risk Management	25%
2. Risk Monitoring, Mitigation and Reporting	**25%**
2a. Incident Management	10%
2b. Regulatory Compliance	5%
2c. Monitoring and Reporting	5%
2d. Risk Culture	5%

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 the highest value and a seamless experience to our customers.
- We measure and benchmark customer engagement KPIs and integrate them into our leadership evaluation.

Lead The Market

- We strive to offer the best products and the highest quality service.
- We aim to invest further to strengthen and enhance our market position.
- We provide an environment 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 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 fully comply with all regulatory and compliance standards and apply zero tolerance to misconduct.

Job Specification

Academic

- University Degree in Business Management, Economics, Finance, Statistics, Accounting or any other related field.
- Master's degree or professional certification a plus.

Professional Qualifications & Experience

- Proficiency in Microsoft Office Suite.
- Certifications such as FRM, PRM, CFA, SCR and ISO 31000 Risk Manager would be a plus.

Desired Work Experience

- At least three (3) years of relevant experience in Enterprise Risk within a bank.
- Specific experience in financial risks is a plus.

Reporting Relationships	
Functional Reports	None
Administrative Reports	None

Stakeholders	
Internal	All Bank Departments.
External	CBK; Government & Regulatory Bodies; Third-Party Vendors; External Auditors.

Decision-Making Authority / Mandates / Constraints

Operational:

- 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: Behavioural 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.
Proactivity	Must be pro -active, a self-starter and have the ability to see, grasp, and advise on opportunities.
Collaboration	Shares with and consults others, enjoys working in a collaborative environment.
Ethical Standards	Must be honest, fair and just with self, others, and demonstrates integrity in work and business contacts.
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.