

HEAD OF RISK MANAGEMENT

ROLE SUMMARY: The Head of Risk Management will develop, implement, and oversee an organization-wide risk management strategy that aligns with global best practices. This role will encompass identifying, assessing, and mitigating risks across all areas of aBi Finance's operations, including grants, investment products (Lines of Credit and Agricultural Loan Guarantees), and strategic efforts to grow the capital fund. The position will report directly to the Board's Audit and Risk Committee and indirectly to the CEO.

REPORTS TO: CEO

SUPERVISES: None

SCOPE OF RESPONSIBILITIES

Area of Responsibility	Action Steps	Success Criteria/Measures
Strategy & Best Practice Develop and implement a comprehensive risk management strategy that aligns with global best practices and market trends:	Conduct continuous market research and engage with industry networks to update and align the risk strategy with emerging trends.	<ul style="list-style-type: none"> Risk management strategy is in place and regularly updated, reflecting current market trends and global best practices. Organizational departments are effectively integrating risk management into their decision-making processes. Workshops and strategy discussions conducted to embed risk management across the organization. Risk management policies, procedures, and tools are up
	Establish clear communication channels to ensure that risk management goals are understood and supported across all departments.	
	Develop and maintain annually updated risk assessments, focusing on potential impacts to aBi Finance's strategic objectives.	
	Lead workshops and strategy discussions to embed risk management as a core component of organizational decision-making processes.	
	Collaborate with stakeholders to ensure effective integration of the risk management strategy across all operational areas.	
	Design and maintain comprehensive policies and procedures for business integrity and risk management that are practical and user-friendly.	

<p>Policy, Procedures, and Tools Development</p> <p>Establish, update, and maintain robust risk management policies, procedures, and tools that support compliance and strategic objectives across the organization:</p>	<p>Develop and refine risk management tools, templates, and systems to facilitate effective risk evaluation and compliance organization wide.</p> <p>Lead consultation processes with key stakeholders to ensure that policies reflect organizational needs and industry standards.</p> <p>Provide regular updates and revisions to risk management manuals and resources, ensuring appropriate oversight from the Board's Audit and Risk Committee.</p> <p>Collaborate with ICT project teams to integrate risk management frameworks, including cybersecurity considerations, into existing and future technology systems.</p>	<p>to date and in line with industry standards.</p> <ul style="list-style-type: none"> • High adoption rate of risk management tools and systems by aBi departments. • Risk management manuals and resources are frequently revised and approved by the Board.
<p>Investment Risk Analysis and Support</p> <p>Provide expert risk analysis and support to enhance decision-making processes and optimize performance related to incoming and outgoing investments, ultimately driving capital fund growth and achievement of impact objectives:</p>	<p>Conduct detailed risk assessments for all investment products, including grants, Lines of Credit (LoC), and Agricultural Loan Guarantees (AG), placing emphasis on identifying key risk factors and developing effective mitigation strategies.</p> <p>Offer ongoing risk analysis and advisory support throughout the investment lifecycle—from initial evaluation to disbursement and monitoring—ensuring alignment with aBi Finance's strategic objectives.</p> <p>Provide expert guidance on risk considerations for incoming investments, assisting the organization in making informed decisions about potential partners and capital inflows.</p> <p>Monitor and analyse risks associated with outgoing investments, ensuring that risk management practices are effectively implemented to protect the organization's interests and optimize returns (RoE & IA).</p> <p>Develop and maintain investment risk dashboards that capture key metrics related to both incoming and outgoing investments, providing insights to inform investment teams and executive decision-makers.</p>	<ul style="list-style-type: none"> • Investment products (grants, LoC, AG) have completed risk assessments before approval. • Timely and accurate risk advisory reports provided throughout the investment lifecycle. • Investment risk dashboards are effective and frequently utilized in decision-making by investment teams and executives.
<p>Capacity Building and Training</p> <p>Cultivate strong collaborative relationships with stakeholders and</p>	<p>Build and nurture robust working relationships with internal teams and external partners to support mutual goals in risk management and capacity building.</p> <p>Design and implement comprehensive training programs on risk management best practices for staff and partners, focusing on investment products and strategies.</p>	<ul style="list-style-type: none"> • Training programs and workshops conducted on risk management best practices. • Staff and partner participates in training sessions, with a

<p>lead initiatives to embed a culture of risk awareness while enhancing the organization's capacity to achieve capital growth and development impact:</p>	<p>Coordinate regular workshops and seminars to enhance risk management skills and promote awareness throughout the organization.</p>	<p>focus on investment-related risk strategies.</p> <ul style="list-style-type: none"> Improvement in risk awareness levels among staff, as measured through periodic surveys or assessments.
	<p>Collaborate with HR to integrate risk management principles into staff induction and performance reviews, fostering a risk-aware culture across aBi Finance.</p>	
	<p>Facilitate training sessions for staff and investment managers focused on risk identification, management techniques, and strategies tailored to enhance the organization's investment portfolio, capital fund growth and impact.</p>	
<p>Monitoring, Reporting, and Compliance</p> <p>Oversee the effective monitoring and reporting of risk metrics, ensuring compliance with established standards while delivering insights to stakeholders.</p>	<p>Develop a comprehensive monitoring framework for ongoing assessment of risk management processes and outcomes across all operational areas.</p>	<ul style="list-style-type: none"> High quality risk reports and presentations submitted to the Board and senior management in a timely manner. Risk monitoring activities completed as per the established schedule. Targets achieved for percentage of compliance issues identified and resolved in collaboration with internal and external audit teams.
	<p>Produce high-quality risk reports and presentations for the Board and senior management, ensuring timely communication of risk insights and recommendations.</p>	
	<p>Implement a routine risk monitoring schedule that incorporates qualitative and quantitative assessments to inform decision-making.</p>	
	<p>Liaise with internal and external audit teams to facilitate comprehensive reviews, ensuring alignment with regulatory requirements and best practices.</p>	
	<p>Maintain and regularly update risk registers and compliance checklists, ensuring effective response protocols are established and operationalized.</p>	
<p>Data Protection and Cybersecurity Collaboration</p> <p>Ensure that data protection and cybersecurity risks are effectively managed in compliance with</p>	<p>Collaborate with the IT Security Officer to identify data protection risks within organizational processes and investments.</p>	<ul style="list-style-type: none"> Data protection and cybersecurity risk assessments conducted in collaboration with IT Security. Targets achieved for percentage of staff trained in
	<p>Ensure compliance with applicable data protection regulations while facilitating necessary training for staff handling sensitive data.</p>	
	<p>Monitor developments in cybersecurity protocols and align them with risk management policies to mitigate potential threats.</p>	
	<p>Support the development and implementation of incident response plans, ensuring quick actions for data breaches or compliance failures.</p>	

regulatory requirements; collaborate with IT Security to strengthen overall risk management practices.	Collaborate with the IT Security Officer to identify data protection risks within organizational processes and investments.	<p>data protection and compliance protocols.</p> <ul style="list-style-type: none"> Timely and effective incident response actions for data breaches or compliance failures.
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And other duties as requested by the **CEO**

REQUIREMENTS OF THE ROLE

<p>Qualifications</p> <ul style="list-style-type: none"> A degree in Risk Management, Finance, Business Administration, or a related field; relevant professional qualifications (e.g., Certified Risk Manager, ISO 31000) Relevant professional qualifications (e.g., Certified Risk Manager, ISO 31000) are highly desirable. <p>Experience</p> <ul style="list-style-type: none"> Minimum of 5-7 years of experience in risk management, compliance, or a related field, with a strong focus on holistic risk oversight across various operations. 	Competency	Level 1 Standard	Level 2 Specialist	Level 3 Team Leader	Level 4 Leadership
	Ownership & Initiative				√
	Learning & Adaptability				√
	Situational Awareness & Thinking				√
	Execution & Drive for Results				√
	Understanding Others & Team Collaboration				√
	Communicating & influencing				√

- Proven experience in developing and implementing risk management frameworks and policies within a financial services or impact investment environment.
- Experience in conducting comprehensive risk assessments and monitoring compliance for both financial and operational activities.
- Familiarity with regulatory requirements related to financial institutions, including data protection and cybersecurity regulations.
- Experience collaborating with diverse stakeholders, including internal teams, investors, and external partners, to promote risk management best practices.

Technical Skills & Knowledge

- Strong analytical skills, with the ability to assess complex information and provide actionable insights.
- Excellent communication and presentation skills, capable of conveying risk concepts clearly to both technical and non-technical stakeholders.
- Proficiency in risk management frameworks and tools, with experience implementing technology solutions to enhance risk management processes.
- Strong organizational skills, with the ability to manage multiple priorities and projects effectively.
- High attention to detail and accuracy in monitoring and reporting risk-related data and metrics.
- Strong interpersonal skills to build positive relationships at all levels of the organization and with external partners.
- A proactive approach to problem-solving and the ability to work independently while contributing to team goals.
- Commitment to continuous professional development in risk management methodologies and best practices.

SIGNATURES

Name of Job Holder:	Signature(s):	Date:	Name of Supervisor:	Signature(s):	Date:
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