

JOB PROFILE

Job Title:	Risk Manager
Job Location:	Lagos, Nigeria
Job Status:	Full-Time
Reports to:	CEO
Key Interfaces:	Potential and Existing Clients, Internal Stakeholders, Regulators, Investors, etc.
Job Overview:	We seek a Risk Manager, with competencies in credit and portfolio risk management, to oversee the firm's risk management activities. This role involves developing and implementing risk management strategies, monitoring risk exposures, conducting stress testing and ensuring compliance with regulations.

The ideal candidate will have core experience in credit risk management, portfolio performance against benchmarks, as well as lending (product) offerings. A deep understanding of credit risk, relevant measurement techniques and metrics are essential in this role.

Principal Responsibilities & Duties

- **Credit Risk Management** – Evaluating the creditworthiness of clients and borrowers through financial analysis and risk assessment.
- **Strategic Planning** – Developing and implementing credit policies, procedures, liquidity risk management strategies.
- **Portfolio Management** – Monitor credit portfolios for potential risks, recommending actions to mitigate them and optimize the risk-return profile.
- **Risk Assessment & Due Diligence** – Conduct stress-testing and scenario analysis to assess the impact of economic conditions on credit portfolios; monitoring the Early Warning System (EWS) for potential liquidity risks.
- **Liquidity Risk Management** – Monitoring and analysis of liquidity metrics, funding sources and cashflow projections, as well as managing liquidity risks.
- **Compliance** – Ensuring compliance with credit risk regulations, liquidity ratios, as well as internal policies through overseeing the underwriting process.
- **Contingency Funding** – Maintaining and testing Contingency Funding Plans (CFP) with relevant stakeholders.
- **General Risk Management** – Identifying, assessing and mitigating potential risks (credit, market, operational, liquidity) through the maintenance of a risk management framework.
- **Financial Analysis** – Analyze financial statements and credit reports to support informed lending or trading decisions.
- **Improvement** – Continuously review and improve risk models and frameworks based on market changes and emerging risks.
- **Stakeholder Management** – Building and maintaining relationships with internal and external stakeholders, including executive management, legal counsel, financial advisors, and potential acquisition targets.

Attributes, Qualifications & Skills

- 5 years (minimum) experience as a credit, liquidity and risk manager, preferably from a commercial bank, a finance house, microfinance bank or other licensed money lender(s).
- Proven experience in developing and implementing risk management strategies.
- In-depth understanding of credit and liquidity risk management principles and practices.
- Strong analytical and quantitative skills.
- Experience with risk modeling software and tools, as well as stress testing methodologies.
- Excellent communication and interpersonal skills, with a personable approach and credibility.
- Strong understanding of relevant regulations and industry standards.
- Ability to present risk dashboards and reports for senior management and regulatory bodies.
- Business acumen, high level of integrity and ethical conduct.



- Commitment to high quality standards and attention to details.
- Entrepreneurial outlook with a passion to succeed in a complex and competitive market environment.
- Educational Qualifications:
 - A strong academic and technical background, with a first or higher degree in accounting, statistics, business administration, banking, finance, economics, or a related field with significant quantitative content.

Why Join Us?

- An opportunity to work in a fast-growing, innovative organization with distinctive investment management capabilities.
- A collaborative culture that values integrity, impact, innovation and rewards.
- Competitive compensation, benefits and perks, as well as performance incentives.

How to Apply?

- Interested and qualified candidates should send their resumes to careers@iron.africa. Applications should be sent on or before 5:00PM, 1st August 2025. Only qualified candidates will be contacted.