

JOB TITLE		INTERNAL CONTROL & COMPLIANCE OFFICER	
JOB OBJECTIVES:			
<ul style="list-style-type: none"> Direct the control, compliance and governance function of the business and ensure that all units adhere to the operational policies of the company to mitigate financial and non-financial risks that may crystallize 			
DEPT/DIVISION:		REPORTS TO:	SUPERVISES:
Control, Compliance, and Governance (CCG)		Head, Control, Compliance & Governance	<ul style="list-style-type: none"> Internal Control Officers (State)
RELATIONSHIPS:			GRADE:
Divisional and Department Heads, Regulators, Auditors, Law Enforcement Agencies			
JOB RESPONSIBILITIES:			KEY PERFORMANCE INDICATORS:
<p>1. Internal Control</p> <ul style="list-style-type: none"> Oversee the branch compliance activities in the company. Reconcile outlet's correspondent internal accounts promptly Drive total compliance with the company's procedural manual across the branches. Develop strategies and guidelines to drive efficiency in service delivery and processes by monitoring required procedures, TAT and SLA, to improve operational efficiency and effectiveness. Develop strategic policy change to mitigate fraud and improve the control environment. <p>2. Compliance</p> <ul style="list-style-type: none"> Design and develop compliance policies and procedures and manage the implementation of same across the company. Supervise and drive the regular communication of KYC regulatory requirement to all staff. Oversee and coordinate activities (such as training, awareness program, KIP) to facilitate compliance culture within the company. Liase with regulatory bodies and law enforcement agencies on compliance issues for the business to avoid actions that could lead to loss of its operating license. 			<ul style="list-style-type: none"> % Regularization of exceptions Number of statutory/regulatory infractions Regulatory compliance expense per Full-Time Employees % of Improvement Opportunities implemented CBN rating Audit Rating % reduction in successful fraud Minimum of 80% staff awareness of KYC/AML regulatory requirements Customer Satisfaction Index ENPS
COMPETENCE REQUIREMENTS			APPLICATIONS & TECHNOLOGY
FUNCTIONAL		BEHAVIOURAL	
<ul style="list-style-type: none"> Critical Thinking, Problem Solving and Analytical Skills Effective Communication Skills In-depth organizational knowledge Investigation Legal Jurisprudence Risk Management Forensics Data Analysis 		<ul style="list-style-type: none"> Leadership, Influencing and Negotiation Mentoring and Supervisory Continuous Learning & Improvement Self-Assured, Confident and Assertive Integrity/Honesty Attention to Detail Interpersonal Skills Accountable Ethical 	
			<ul style="list-style-type: none"> Microsoft Word, Excel and PowerPoint Mambu Navision HR Flex Crelend Mosulend
			WORK CONDITIONS
			<ul style="list-style-type: none"> A typical work environment in financial services. Requires periodic travel to branch locations across the country.
JOB SPECIFICATION			
Educational Qualification	<ul style="list-style-type: none"> A first degree is required; Master's degree as added advantage but not compulsory. 		
Professional Qualification	<ul style="list-style-type: none"> ACCA, CIMA, IIA, CRMA 		
Desired Experience/ Knowledge	<ul style="list-style-type: none"> At least 6 years of successful risk and compliance experience in financial services industry. Good knowledge of consumer lending is required. Knowledge of regulatory environment and policies and Basel III is optional. 		