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## JOB DESCRIPTION

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**Job title:** Risk & Control Manager

**Grade:** E (Low)

**Department:** CAF Bank and CFSL Risk Management

**Main purpose of the job:**

The Risk & Control Manager will work closely with the CRO and Head of Risk to continue to develop the CAF Bank and CFSL Risk Management and Risk Appetite Frameworks. Working in collaboration and partnering effectively with colleagues across the firm, the role holder will have experience of risk standards, policies and regulations in a consumer financial services business for managing an effective control environment. Responsible for RCSA and controls assessment processes and supporting the business to increase levels of control and business resiliency.

This is a specialist technical role and the ideal candidate must have in-depth knowledge of current risk management techniques and standards able to provide innovative solutions that will support the business and risk function fulfil their responsibilities.

The role holder will have experience with risk governance and managing governance body commitments.

Reporting to the Bank's Head of Risk, the Risk Manager will be based in CAF Bank's office in Kings Hill in Kent. The Risk Manager will actively support the Bank's CRO and Head of Risk, other members of the Executive team for CAF Bank and CFSL by undertaking risk based analysis and making recommendations to ensure the both entities operate within their stated risk appetite.

The Risk Manager must comply with the Individual Conduct Rules.

**Responsible to:** Head of Risk, CAF Bank

**Budgetary responsibilities:** None

**Responsible for (staff/jobs):** None

**Key Job Responsibilities:**

- Responsible for leading the annual review and update the Risk Management and Risk Appetite Frameworks with sign-off by the Executive and Board. Ensuring they are continually enhanced and remain proportionate, effective and aligned to industry and regulatory requirements.
- Responsible for leading on the annual risk control and self-assessment ("RCSA") and providing a report summarising the review and conclusions drawn to Exco and Board.
- Provide support and challenge to the risk owners in the 1LOD as the RCSA is undertaken. This process includes the identification of risk, an assessment of the control environment, the causes and consequences, assessment, proportionate response, and monitoring.

- Support the business to develop key metrics including key risk and key performance indicators and undertake analysis of risk data/information for insights and possible impacts. Meet regularly with the business to review and provide challenge to risk data collated.
- Act as the point of contact within 2LOD and provide support and challenge to the 1LOD through any incident management and lessons learned activities.
- Responsible for leading the analysis and delivery of risk MI reports for the Executive Committee and reporting against business principal risks within CFSL including a strategic and business risk assessment. This will enable CFSL to assess its risk profile and make informed strategic decisions to manage the business within its stated risk appetite.
- Review governance arrangements in CFSL to ensure it has clear organisational structure with well defined, transparent and consistent lines of responsibility, with an effective risk management approach to identify, manage, monitor and report the risks CFSL is or might be exposed to.
- Responsible for leading the provision of risk training to 1LOD teams and embedding / maintaining an appropriately risk aware culture.
- Drive the embedding of the risk culture, skills and knowledge across the businesses. Responsible for measuring and evidencing how embedded the risk culture is within each entity.
- Reasonable steps must be taken to ensure delivery of any delegated responsibilities as detailed within the Reasonable Steps Framework.

### **CAF Values and Behavioural Indicators**

The CAF Values and Behavioural Indicators set out in a transparent and consistent manner the explanation of the performance expectations of all CAF People. Through the use of common language and common standard, it combines a set of behaviours with the required technical skills and knowledge needed to effectively perform in any given role in CAF. This is used for the assessment, management and development of performance of all our people across CAF

Please refer to the link: [CAF values and indicative behaviours](#) for the CAF Values and Behavioural Indicators.

**Job description dated:** April 2024

## PERSON SPECIFICATION

**Job title:** Risk & Control Manager

**Date:** April 2024

Attributes	Essential ✓	Desirable ✓	How Evidenced *
<b>Experience</b> Proven stakeholder management capability Experience of PRA/FCA regulation within a regulated financial environment Proven track record of strong leadership and implementing 3LOD model within the financial sector	✓ ✓ ✓		A/C A/C A/C
<b>Qualifications</b> Degree level or equivalent Recognised Financial Services/Risk Management Qualification	✓ ✓		E/A E/A
<b>Specialist skills/ability/knowledge</b> Deep technical understanding of risk & resilience methodologies, resilience improvement methods and risk related control frameworks and the ability to drive and deliver their implementation Strong analytical skills and a good eye for detail Excellent planning and organisation skills Numerical skills and the ability to evaluate costs Have extensive knowledge and understanding of banking practice and retail financial services market development, demonstrating an appreciation for the challenges of delivering a robust risk framework with due regard to the overall demands on the Bank. Experience of financial services business models particularly where focus is moving to a more digital environment and increased dependency on third parties and technology.	✓ ✓ ✓ ✓ ✓		A/C A/C A/C A/C A/C
<b>Communication</b> Be a good communicator (with good presentation skills) at all levels up to and including the main board Ability to present complex business analysis issues to audience groups with varying depth of understanding Ability to communicate the value to the Bank of having a robust risk culture	✓ ✓ ✓		C C C
<b>Personal qualities</b> Ability to demonstrate a high degree of innovative thought in the design of processes and solutions and thinking outside the box. Have commercial awareness and the ability to understand broad business issues and apply common sense when making risk based judgements. Ability to cope under pressure Ability to demonstrate effective stakeholder management capabilities, negotiation skills and the ability to influence people Team player	✓ ✓ ✓ ✓		A/C/T A/C/T A/C/T A/C/T A/C/T

