

RISK & COMPLIANCE OFFICER:**(1 post)**

	JOB PROFILE
Job Title:	RISK & COMPLIANCE OFFICER
Job Reference	TSCCS/R.C.O.3/10/2026
Department:	RISK & COMPLIANCE
Reporting to:	RISK & COMPLIANCE MANAGER
Location	HEAD OFFICE
	JOB PURPOSE
The Risk & Compliance officer is responsible for supporting the identification, assessment, mitigation, reporting, and monitoring of enterprise risks, including compliance with Anti-Money Laundering (AML), Combating the Financing of Terrorism (CFT), and Business Continuity Plans (BCP). He/she ensures adherence to regulatory requirements, corporate governance standards, and industry best practices.	
	JOB DESCRIPTION
➤ Co-develop and maintain the company's enterprise risk management strategy. ➤ Conduct comprehensive risk assessments across business and functional areas in line with the risk management framework. ➤ Assist in the development and implementing systems, policies, and procedures for identifying, collecting, and analyzing risk-related information. ➤ Evaluate the adequacy and effectiveness of controls to ensure identified risks are appropriately mitigated at departmental and process levels. ➤ Assist in the management and tracking progress on risk mitigation action plans. ➤ Collaborate with departments to identify, quantify, mitigate, and monitor operational and financial risks. ➤ Monitor risks and communicate relevant information to risk and compliance Manager who then works closely with the stakeholders to ensure the effectiveness of the enterprise risk management strategy. ➤ Review new and ongoing products to ensure they undergo comprehensive risk assessments before implementation. ➤ Assist in development of training programs and conducting training to the staff on risk management, controls, and compliance. ➤ Assist in the preparation of monthly, quarterly, and ad hoc risk and compliance reports as required. ➤ Coordinate Anti-Money Laundering (AML), Data Protection, and other regulatory compliance activities. ➤ Implement and maintain effective internal controls to prevent and detect compliance violations within SACCO's operations. ➤ Ensure business units comply with applicable regulations through continuous monitoring and review of legislation, internal policies, and controls. ➤ Identify, assess, control, and enforce compliance risk management across the organization. ➤ Detect, report, and follow up on suspicious transactions.	

	➤ Stay updated on industry regulations, compliance requirements, and best practices. ➤ Review and maintain the business continuity program, ensuring regular tests, updates, and alignment with policies and frameworks. ➤ Identify areas of weakness in business continuity and recommend remedial measures in consultation with relevant stakeholders
	PREFERRED QUALIFICATIONS
	➤ Bachelor's degree in Finance, Accounting, Commerce –Risk & Compliance, Actuarial or a related field ➤ Risk certification or equivalent professional qualification. ➤ Membership in a relevant professional body is an added advantage. ➤ KCSE minimum qualifications: (C Plain) with C (plain) in English and Mathematics ➤ Minimum of Three (3)years proven experience in compliance, risk management, internal audit or regulatory affairs.
	PERSON SPECIFICATIONS
▪ Age above 28 years ▪ In-depth knowledge of the financial services industry. ▪ Strong analytical, organizational, and problem-solving skills. ▪ Personal attributes: integrity, dependability, initiative, results-orientation, creativity, and strong interpersonal skills. ▪ Effective verbal and written communication skills. ▪ Proactive in staying updated on regulatory developments. ▪ Knowledge of automation in risk management.	

DISCLAIMER

The above information on this description has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities and qualifications required of employees assigned to this job.

Candidates who will have applied will receive an email informing them whether they will proceed or not to the next recruitment level of being shortlisted /interviewed.