



<https://kaymubconsulting.com.ng/vacancies/sme-credit-risk-manager-at-stresert-integrated-limited/>

SME Credit Risk Manager

Description

The SME Credit Risk Manager/Lead will develop and manage the credit risk assessment framework, underwriting standards, and portfolio monitoring processes for our SME lending operations. This individual will ensure that credit decisions align with the company's risk appetite, balancing growth with sustainable asset quality.

- Minimum Qualification : Degree
- Experience Level : Senior level
- Experience Length : 10 years

Responsibilities

- Credit Risk Strategy and Framework Development
- Design and implement credit risk policies, processes, and scorecards tailored to the SME market.
- Develop metrics and thresholds for evaluating SME creditworthiness using financial, transactional, and non-financial data.
- Oversee loan application reviews, financial analysis, and creditworthiness assessments.
- Evaluate complex loan applications and provide recommendations on exposures, collateral, and terms.
- Monitor portfolio quality by tracking key metrics such as NPL ratios, delinquency trends, and debt service ratios.
- Implement early warning systems to flag potential risks and recommend mitigation strategies.
- Work closely with sales, technology, and operations teams to streamline the credit approval process.
- Prepare and present regular risk reports to leadership and stakeholders, ensuring regulatory compliance.
- Stay updated on industry trends, SME lending dynamics, and regulatory changes in Nigeria to refine risk approaches.

Qualifications

- Proven expertise in credit risk analysis, portfolio monitoring, and loan structuring for SMEs.
- Strong knowledge of Nigerian SME markets, regulatory landscape, and economic conditions.
- Proficiency in leveraging financial and non-financial data for credit decisions.
- Demonstrated leadership in developing and managing high-performing credit teams.
- A seasoned professional with 5-10 years of experience in credit risk management, particularly in SME lending at MFBs, banks, FHBs, or fintech companies.
- Candidates with experience in building risk frameworks for new or scaling lending operations are highly preferred.

Hiring organization

StreSERT Integrated Limited

Employment Type

Full-time

Industry

Banking, Finance & Insurance

Job Location

Lagos, Nigeria

Base Salary

₦ 600,000 - ₦ 900,000

Date posted

December 17, 2024

- Analytical and data-driven decision-making capabilities.
- Strong communication and stakeholder management skills.
- Proactive problem-solving mindset with attention to detail.
- A degree in Finance, Accounting, Economics, or a related field is required.
- Professional certifications (e.g., CFA, FRM, or ICAN) are an added advantage.
- Established players from commercial banks, microfinance banks, development finance institutions, and fintech companies in Nigeria.
- Candidates from industries with transferable skills, such as consulting or investment analysis with an SME focus.