



# Standard Bank

## OFFRE D'EMPLOI N° 022/SB-RDC/KIN/2024

**Intitulé du Poste** : Manager, MIS & Governance  
**Département** : Credit  
**Lieu d'affectation** : Kinshasa  
**Type de Contrat** : CDI assorti d'une période d'essai de 6 mois

### I. A PROPOS DE STANDARD BANK

Standard Bank est le plus grand groupe de services financiers d'Afrique en termes de capitalisation boursière et un acteur innovant sur la scène internationale, qui offre une variété de possibilités de développement de carrière – ainsi que la possibilité de travailler aux côtés de certains des professionnels les plus talentueux et les plus motivés du secteur. Présent dans 38 pays du monde dont 20 en Afrique, c'est depuis 1992 qu'il opère en République Démocratique du Congo à la suite de l'acquisition d'ANZ Grindlays Zaire qui existait dans le pays depuis 1973.

Standard Bank RDC offre une gamme variée de produits et services par le truchement de ses diverses branches à travers la RDC via un réseau des intermédiaires (banques correspondantes). Nos clients vont des entreprises de toutes tailles aux grandes multinationales ainsi qu'aux institutions. Nous sommes passionnés par la création de croissance en Afrique.

Ainsi, afin d'apporter une valeur réelle et significative à nos clients et aux communautés que nous servons et créer un réel sentiment d'utilité, nous avons développé une expertise dans la prestation des services liés aux besoins des entreprises minières, multinationales et autres organisations internationales opérant en République Démocratique du Congo.

Nos équipes allient leur connaissance approfondie sur les conditions et déterminants du marché en RDC à l'expertise du Groupe Standard Bank opérant dans les marchés émergents aux fins de développement des solutions sur mesure répondant aux besoins de la clientèle.

### II. JOB DESCRIPTION

#### JOB INFORMATION

Job Family : Credit  
Reports to : Head of Credit

#### JOB PURPOSE

- Strives to enable, achieve & maintain world class data analysis and data standards
- Responsible for the data analytics and MIS within the Credit Department
- To assume full responsibility and accountability for the Credit governance framework of all Credit policies and procedures as well as providing assurance that the minimum Credit standards policies and procedures are embedded and followed through monthly checks.

#### JOB FUNCTIONS

##### Essential Functions

**Oversee all responsibilities relating to:**

- Support management of the business by carrying out data analysis, trending, forecasting and reporting, and in doing so provide meaningful management information to be used in the day-to-day decision-making process.

## Essential Functions

- Assist the business in achieving operational targets by providing relevant data, information, metrics and measurements for the process and people.
- Design and create solutions for capturing information.
- Translate business request for data, information, metric, measurement, or analysis into a technical data requirement, and to draw meaningful conclusion from the result.
- Data Analysis & Data Mining: Analysing & summarizing data to extract useful information & support the development of conclusions.
- Gathers/refines data analysis requirements, recommends or makes decisions on requirements / interdependencies.
- Interprets information to reach logical conclusions &/or identify significant trends or patterns.
- Understand the links between the various diverse systems, and to translate these links into technical queries to facilitate an end-to-end view of data across all systems.
- Continuously improve the quality, accuracy, integrity, and value of the data by giving input into the optimizing of data structures and possible integration of data from a variety of diverse systems that exist within the business.
- Facilitate the adoption of the Risk Appetite Framework, the subsequent monitoring of the limit framework and the reporting of breaches.
- Policy framework: responsible for governance framework — that is to manage Risk across all areas of Credit — this includes the Risk Control Self-Assessment (undertaken by Risk Department), and monitoring KRI's flowing from the exercise.
- Biannual Self-Assessment of the Credit Risk Standard and the adoption thereof
- Annual review and sign off policies in conjunction with HO r Annual review and update of procedures.
- Annual review of SLA's (and ensure vendor visits are performed where required)
- Monitor concentration limits in line with approved Caps.
- Annually table the approved insurance underwriters, property appraisers and legal panels at CRMC
- Review all CRMC papers before submission to RoA CRMC
- Responsible for the following:
  - Policies
  - Procedures
  - Mandates
  - Tracking waivers and dispensation of the above for closure
- External / Internal / CRR / Central Bank Audit reports:
  - Facilitate
  - Issues
  - Monitoring / Tracking against actions I deadlines
  - Publishing on Sharepoint
  - No repeat audit findings
- Compilation of the BCC Pack
  - Monitor Governance Heat map
  - Maintain an updated file with all Delegated Authority letters and schedules duly authorised by CRMC and/or noted by BCC
  - Ensure Product rules on Sharepoint is up to date
  - Monthly and Quarterly returns submissions to HO, incl:
    - Group Credit reports
    - Outstanding audit tracker
    - Governance reports
- Spread the financials information received from the business.
- Recommend staff credit application to HoC for approval.
- Ensure the general good functioning of the Credit team, including ensuring the principles of "4-eyes" or "maker-checker" are observed at all times. This includes.
- Standing in for colleagues in their roles and duties from time to time.

### Performance Measures

- The timeous production and circulation of reports on daily, weekly and monthly.
- Accuracy and integrity of reports
- Zero penalty
- The timeous preparation and submissions of the various returns.
- Internal and external Customer Service satisfaction.
- Self-development.

### III. REQUIREMENTS

#### QUALIFICATIONS

##### Education

Type of Qualification	Field of Study	Required / Preferred
First Degree	Degree holder from a recognised University with majors in one of the following: Statistics, Mathematics, IT, Finance, Quantitative Analytics, Informatics, Economics	Required

##### Work Experience

Experience	Experience Details	Required / Preferred
3-4 years	Experience in a similar Credit role with proven ability to undertake financial and credit analysis. A proven track record of operating with a personal delegated authority. Business development experience is an advantage.	Required
1-2 years	Consulting experience in Data Analysis Tools and in different Data Analysis methods.	Required
Total number of years' experience	5 years	

#### BEHAVIOURAL COMPETENCIES - ESSENTIAL

Articulating Information	Is articulate in giving presentations; is eloquent and explains things well; projects social confidence when articulating information
Developing Expertise	Is open to taking up learning opportunities; is quick in acquiring knowledge and skills; develops expertise by updating specialist knowledge.
Embracing Change	Copes with change and variety; tolerates uncertainty and ambiguity; adapts to new challenges
Examining Information	Analyses and processes information; asks probing questions; strives to find solutions to problems
Generating Ideas	Is creative in producing ideas; assumes an original approach when generating ideas; adopts radical solutions
Interacting with People	Is lively and projects enthusiasm; is talkative in making contact; is focused on interacting and networking with people
Interpreting Data	Interprets data rationally by quantifying issues; applies technology as a means to evaluating data; evaluates information objectively.
Meeting Timescales	Is target focused and meets deadlines; is punctual and keeps to schedule; is reliable in finishing tasks
Producing Output	Is focused on activity and works quickly; keeps busy and maintains productivity; is comfortable multi-tasking to produce output
Providing Insights	Is focused on continuously improving things; provides insights by identifying key issues; makes intuitive judgements
Pursuing Goals	Strives to achieve outstanding results; is ambitious and acts with determination; persists through difficulties to achieve results
Taking Action	Takes action to make things happen; uses initiative to start things up; shows drive and invests personal energy

#### TECHNICAL COMPETENCIES

##### Competency Group

##### Financial

Competency	Level	Competency Description
Financial Analysis	2. Proficient	The knowledge and understanding of more advanced analyses and the way in which financial ratios, trends, business and value drivers interact.

Competency Group			Information Technology		
Competency	Level	Competency Description			
Data Analysis	3. Seasoned	The ability to analyse statistics and other data, interpret and evaluate results, and create reports and presentations for use by others.			
Data Integrity	3. Seasoned	The ability to ensure the accuracy and consistency of data for the duration that the data is stored as well as preventing unintentional alterations or loss of data.			
Knowledge of Banking & Financial Service	2. Proficient	Knowledge of business concepts, entities (definition, ownership, use, semantics and syntax) specific to the Banking and Financial Services industry.			

## SCOPE

### People Management:

	# Direct Resources Managed	# Indirect Resources Managed
Individual Contributor	None	None

### Contact with Others

- |                       |   |
|-----------------------|---|
| Contacts Descriptions | <ul style="list-style-type: none"> <li>• Maintain a supportive working relationship with all stakeholders internally.</li> <li>• Maintain a supportive working relationship with regulators.</li> </ul> |
|-----------------------|---|

## IV. COMMENT POSTULER?

Les personnes intéressées sont priées d'adresser leurs candidatures par e-mail à l'adresse électronique [info@standardbank.cd](mailto:info@standardbank.cd) en reprenant l'intitulé du poste en objet de leur e-mail. Les dossiers comprendront **uniquement** une **lettre de motivation** ainsi qu'un **Curriculum Vitae détaillé à jour en anglais** renseignant les numéros de téléphone et adresses e-mails d'au moins **trois personnes** de référence.

Seuls les candidats de nationalité congolaise remplissant les critères susmentionnés seront considérés pour la suite du processus. Il sied de préciser que les **candidatures féminines** sont vivement encouragées et que la maîtrise de l'**anglais oral et écrit** sera un élément déterminant dans la sélection des profils.

La date de clôture pour la réception des candidatures est fixée au **vendredi 29 novembre 2024 à 17h00'**.

## La Direction des Ressources Humaines

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