



Job Position: Risk Manager	Status: Full-Time/Exempt
Division: Mobiloans	Salary: Based on experience
Posting Date: November 4, 2020	Closing Date: November 11, 2020

JOB DESCRIPTION

General Summary

The Risk Manager is responsible for identifying, analyzing and communicating financial and business risks for the organization. They provide hands-on development of risk models involving market, credit and operational risk, assure controls are operating effectively, and provide research and analytical support. The Risk Manager is also responsible for maintaining and evolving the analytical and compliance framework to help maximize financial results for the company. The Risk Manager is accountable for ensuring that the risk management and compliance strategies match and support the priorities and strategic direction of the organization. The Risk Manager will report to the Chief Executive Officer and work closely with the executive management team.

Principal Duties and Responsibilities:

- Perform risk analytics, profitability and loss forecasting
- Product development and portfolio management
- Develop risk management controls and systems
- Manage the business risks in all areas of operation, compliance, finance and IT
- Advise the CEO and/or Risk Committee on financial analysis as it relates to the company, business and industry
- Design and implement an overall risk management process for the origination of loans for the organization, which includes an analysis of the financial impact on the company, and of various other risks as they occur
- Develop strategies to eliminate or mitigate potential risks
- Perform a risk evaluation and analysis of Marketing Strategies in relation to the company's previous handling of risks; compare potential risks with criteria set out by the company such as revenue, costs and other requirements
- Work with the CEO and executive team to help mitigate risks
- Provide a methodology to identify and analyze the financial impact of loss to the organization

Experience and Education

- **Level of Education:** Bachelor's degree required, preferably with a concentration in Finance, Economics, Mathematics or Accounting. Master's or higher degree preferred.
- **Experience:** Minimum of ten (10) years of senior management experience in consumer loan product management, marketing and operating systems, required within institutional and consumer lending, consumer banking, or other financial services sectors focused on consumer credit. Five (5+) years of experience in Tribal online lending operations exhibiting understanding of all aspects of its operations and relationships, including but not limited to managing a staff of professionals. Experience in planning and executing initiatives for process improvement in all areas of financial and operational management, including first-hand experience with Regulators concerning regulatory compliance requirements.
- **Required Skills:** Minimum of five (5) years of experience in Tribal online lending and strong background in financial analytics with a focus in digital marketing.
- **Background Clearances:** Position is subject to character references and standard criminal background (no felony or fraud convictions) and credit report (no bankruptcies in last ten years) clearances.
- **Professional Licenses or Certifications:** None required; however, consideration will be given to professional certifications relating to consumer lending, credit administration and collections, and/or compliance with consumer protections laws and regulations.

Additional Required Skills, Abilities and Soft Skill Factors

- Strong knowledge of the consumer online lending industry required.
- Knowledge of risk assessment and controls.
- Ability to work well under tight deadlines in a fast paced, team-oriented environment.
- Experience with auditing and reporting.
- Strong computer and research skills; knowledge of analysis software is preferred (e.g. Statistical Analysis Software, or SAS, SQL, Tableau, etc).
- Analytical mind with problem-solving aptitude, ability to formulate and understand risks as it relates to the business.
- Ability to work independently when needed to drive programs to successful completion.
- Must be a professional of unquestionable integrity, credibility, and character.
- Strong attention to detail and organization.
- Exceptional ability to effectively communicate, both verbally and written.
- Communication, collaboration and diplomacy skills necessary to guide, influence and persuade others.

Supervisory Responsibilities:

This job has supervisory responsibilities.

Work Environment:

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The employee typically works in an office environment and uses a computer, telephone and other office equipment as needed to perform duties. The noise level in the work environment is typical of that of an office. The employee is regularly required to sit, talk, or hear; frequently required to use repetitive hand motion, handle or feel, and to stand, walk, reach, bend or lift up to 10 pounds.

PREFERENCE WILL BE GIVEN TO QUALIFIED NATIVE AMERICAN INDIANS

SELECTION PROCESS:

Mobiloans, LLC positions are competitive. All employment applications and supportive employment material will be evaluated based on the relevance of the applicant's qualifications and experience as it applies to this position. Applicants who demonstrate that they meet the minimum qualifications and experience most relevant to this position will be considered qualified and be eligible for an interview.

Complete tribal employment applications and resumes will be accepted until the closing date of the posting. Applications and resumes received after the closing date will not be considered for the position.

REQUIRED EMPLOYMENT APPLICATION PACKET MATERIAL:

- **Employment application** that is complete and provides all information requested; or
- **Cover letter** explaining your qualifications and experience relevant to the functions of this position; and
- **Personal resume** identifying your qualifications and experience relevant to the functions of this position.

Qualified Native Americans will be given preference in employment as required by the Indian Self-Determination and Education Assistance Act (25 U.S. 450, ET. Seq) including other relevant laws. In accordance with Title VII of the 1984 Civil Rights Act, Sections 701(b) and 703(1), preference in filling all vacancies may be given to qualified American Indian candidates. In other than the proceeding situations, the Tunica-Biloxi Tribe is an Equal Opportunity Employer (EOE); Tribal and/or Indian preference applicable in accordance with Title XX of the Tribal Code of the Tunica-Biloxi Tribe of Louisiana.

To apply for this position, interested candidates must submit their completed application, or cover letter and resume to:

Tunica-Biloxi Tribe of Louisiana
Attn: Human Resources
150 Melacon Rd.
Marksville, La. 71351
OR
HR@tunica.org

Disclaimer

The job description/s 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.

This document does not create an employment contract, implied or otherwise; employment in this job is an “at will” employment relationship.

The above statements are intended to describe the general nature and level of the work being performed by people assigned to this work. This is not an exhaustive list of all duties and responsibilities associated with it. Mobiloans, LLC reserves the right to amend and change responsibilities to meet business and organizational needs.