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| **Title :** | Junior Risk Analyst |
| **Employment Type:** | Permanent |
| **Department :** | Risk |
| **Location** | Glasgow |
| **Date**  | 17.12.20 |
| **Closing date** | 31.01.21 |
| **Salary** | £DOE  |
| **Recruiter** | Gillian Bryant, please send covering letter and CV to gillian.bryant@scottishfriendly.co.uk |

At Scottish Friendly we want to attract the best talent to help us achieve our vision: **to be a leading UK mutual insurer through innovation, efficient customer services and responsible capital management**. Scottish Friendly is one of the most progressive mutual life insurance offices in the UK with over 150 years’ worth of history in the financial services market. Based in Glasgow, Scottish Friendly is a dynamic and rapidly expanding financial services group dedicated to the efficient provision of a wide range of financial products and services. We employ circa 220 staff and we are growing.

As a friendly society, we don’t have any shareholders, so all profits are used for the benefit of the customers. Our people are enthusiastic and passionate about saving and investing.

If you’re inspired to join us, and have the necessary qualities, then this could be the opportunity you’ve been looking for.

**The Role**

Scottish Friendly’s Risk Function has grown extensively over the past 18 months, driven by the significant transfer of the Canada Life business in November 2019 which doubled the size of Scottish Friendly’s balance sheet.

As the business looks forward to continued growth and diversification, the Risk Function continues to mature the tools and processes which are in place to support effective risk management, embed the recently enhanced risk framework and support embedding of risk culture across the organisation. This is an exciting time to join a small team which is looking to implement a Governance Risk & Control (GRC) system in 2021 alongside optimisation of processes used to manage and monitor operational risk.

The role is within the Risk team, reporting directly into the Head of Enterprise Risk Management as well as working closely with the wider Risk Assurance and Compliance team, Financial Risk Team and Chief Risk Officer.

Due to the nature of Scottish Friendly’s business model and open culture, the role offers a unique opportunity to work directly with all functions of the business and build relationships with senior executive level stakeholders.

* Embedding of the Enterprise Risk Management Framework across the company, working closely with stakeholders across the business.
* Implementation of a GRC system, including re-design of existing processes, reviewing operational controls and project management support.
* Annual maintenance and review of the Risk Management Framework. This will include updating Risk Universe and Risk Policies, as well as other components of the framework and managing feedback from the Executive Risk Owners.
* Facilitation and oversight of the quarterly self-assessment process (RCSA).
* Contribute to the operation of the effective and robust risk management framework and internal governance framework.
* Gathering data and the analysis and assessment of risk reviews and project and change initiatives.
* Preparation of risk MI reports for regular monitoring and Risk Committee reporting.
* Preparation of business communications on risk and delivery of training.

**Candidate Specification**

* At least three to four years working experience in financial services, within a risk role (either 1st or 2nd line of defence.
* Strong knowledge and understanding of Operational Risk Management; including knowledge of good practice control environments, RCSA and KRIs.
* Experience of use of GRC system essential, with experience of supporting implementation and roll out preferable.
* Individual must be highly organised, conscientious, and self-motivated.
* Individual must be capable of working independently and applying analytical judgement.
* Good stakeholder engagement – to interact with key stakeholders across the business
* Good communication skills - both verbal and written - are essential for this role.
* Relevant degree or working towards a relevant professional qualification (e.g. Institute of Risk Management) desirable.

We offer a competitive financial package and excellent benefits including generous pension, cycle to work, healthcare, access to EAP. At the moment most of our roles are currently home-based.

We are an equal opportunities employer. We believe diversity brings benefits for our customers, our business and our people. We welcome applications from all individuals regardless of age, gender, disability, sexual orientation, race, religion or belief.