



JOB TITLE: GROUP EXECUTIVE: RISK AND CREDIT

Closing Date: 10 Apr 2025

Fixed Term Contract (FTC): 5 years

Location: Pretoria

Division: Risk and Credit

Submit Applications to: executiveCR@sedfa.org.za

OVERVIEW	<p>Small Enterprise Development and Finance Agency Ltd (Sedfa), a development finance institution responsible for the provision of financial and non-financial support to Micro, Small, and Medium Enterprises (MSMEs) invites qualified candidates to apply for the Group Executive: Risk and Credit position.</p> <p>The institution is a merged entity between the Small Enterprise Finance Agency (sefa), Small Enterprise Development Agency (Seda), and Co-Operative Banks Development Agency (CBDA). The entity is listed as a Schedule 3B National Government Business Enterprise, with the State as the sole shareholder and the Department of Small Business Development as the Executive Authority.</p>
NO. OF INCUMBENTS	1
MAIN PURPOSE OF THE JOB	To strategically lead and oversee the risk management framework and credit policies within Sedfa . This role involves assessing, monitoring, and mitigating credit and risks while ensuring that the Sedfa adheres to regulatory requirements and maintains a healthy credit portfolio.
KEY PERFORMANCE AREAS	<ul style="list-style-type: none"> Oversee the development and implementation of Risk Management strategies, policies, and Frameworks aligned to Sedfa's strategy. Collaborate with other divisions to incorporate credit assessment and risk management strategies into business operations, ensuring effective risk identification, evaluation, and mitigation while promoting a culture of informed decision-making. Lead and direct the Risk and Credit function to build and maintain a high-performance management culture. Participate as a member of the Sedfa executive team. Guide the monitoring and evaluation of risk and credit functions. Build effective relationships with key stakeholders to enhance collaboration, communication, and support for the credit and risk management functions within the Sedfa. Assure the embedding of risk, compliance, and audit practices in all the Division's processes and systems. Manage the Division's resources (people, finance, and assets).
REQUIRED MINIMUM QUALIFICATION	<ul style="list-style-type: none"> NQF Level 8 in Finance, Credit Management, Commerce, Risk Management, Economics, Business administration, or a related field. NQF Level 9 or relevant professional certification (e.g. Chartered Financial Analyst (CFA), Financial Risk Manager FRM) will be an added advantage.
REQUIRED WORK EXPERIENCE	<ul style="list-style-type: none"> 10+ years of hands-on experience in a Credit and Enterprise Risk Management environment, of which 5 years of experience in a Senior Management role. <p>Able to demonstrate:</p> <ul style="list-style-type: none"> Ability to develop and implement long-term credit and risk management strategies aligned with organisational goals. Knowledge and understanding of credit risk life cycle, principles, and financial statements. Proven leadership and team management capabilities, fostering a culture of accountability and performance. Strong ability to analyse complex financial data and risk factors to make informed decisions. In-depth understanding of relevant regulations, standards, and best practices in risk and credit management. Knowledge of Strategy Development, Planning and Monitoring, and Evaluation. Knowledge and experience with internal and external audits related to credit risk. Knowledge of the best practices in credit risk management. Strong understanding of regulatory requirements of credit risk. Ability to develop and implement effective credit risk management strategies. Familiarity with risk management software and tools for data analysis and reporting.



CRITICAL COMPETENCIES	<p>Advanced level of competencies below:</p> <ul style="list-style-type: none"> • Communication • Strategic Thinking • Communication, • Financial Acumen • Risk Management • Portfolio Management • Stakeholder Engagement • Leadership & Collaboration • Regulatory Knowledge • Innovation & Adaptability • Ethical Judgment and Integrity • Analytical Mindset • Impact Investing • Social and Environmental Risk Management • Decision-Making • Adaptability • Collaboration
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NB: Sedfa is committed to the pursuit of diversity and redress. The organisation intends to promote equity and representativity in terms of race, gender, and people living with disability. Previously disadvantaged Individuals are encouraged to APPLY.

- The appointment of candidates is subject to the verification of all their credentials (employment history, educational, financial, criminal, and any other checks as may be necessary).
- Submission of copies of qualifications, Identity document, and any other relevant documents will be limited to shortlisted candidates only.
- Foreign qualifications must be accompanied by an evaluation certificate from the South African Qualifications Authority (SAQA).
- All shortlisted candidates for Executive Management posts will be subjected to (1) a technical exercise, (2) a generic managerial competency assessment, and (3) personnel suitability checks on criminal record, citizenship verification, financial records check, qualification verification, and reference checks.
- Shortlisted candidates will be subjected to a pre-employment screening and security vetting to determine the suitability of a person for employment.
- The successful candidate will be required to enter into an employment contract of five (5) years and a performance agreement with the Board of Directors within 3 months of appointment, as well as completing a financial interests declaration form within one (1) month of appointment and annually thereafter. **Sedfa** reserves the right not to fill or withdraw any advertised post.
- Please note that only shortlisted candidates will be contacted, and if you have not heard from us within three (3) months of submitting your application, please consider it unsuccessful.
- Please note that by applying for this position, you permit **Sedfa** to process your personal information in compliance with POPI ACT.

APPLICATIONS: Candidates must submit the applications to: executiveCR@sedfa.org.za

Please quote the position in the subject line (email) when applying.

Email for enquiries: executive-inquiries@sedfa.org.za

NB: Applications received after the closing date will not be considered.