

Risk & Compliance Officer – Kingswinford

Contract:	Permanent
Full Time / Part Time:	Full Time
Hours:	35 Hours Per Week Monday – Friday 9.00 – 5.00
Department:	Compliance Department
Location:	LCP House, Pensnett Estate, Kingswinford, DY6 7NA
Salary:	Negotiable

Purpose:

The Risk & Compliance Officer plays a critical role in supporting the risk management and compliance functions within the organisation, ensuring the business complies with regulatory requirements and internal policies. Based at LCP House in Pensnett, the position reports to the Director of Treasury & Risk.

Key Responsibilities:

Risk Assessment and Monitoring:

- Assist in identifying potential risks to the organization across finance, tax and data protection.
- Support in maintaining risk registers and databases and preparing reporting for Board review.

Financing

- Work with the Director of Treasury & Risk to manage complex financing exercises, developing and maintaining banking relationships and ensuring the delivery of new facilities in accordance with business needs.
- Review finance documents to compare with other agreements and ensure the business is receiving the best terms.
- Manage the internal completion of bank requirements to complete financing exercises and subsequent information flows.
- Liaise with banking partners to ensure bank mandates are kept up to date.

Compliance Monitoring and Reporting:

- Develop audit procedures to ensure the business is operating in compliance with legal regulation and internal policies for tax and financial regulation.
- Assist with the preparation of critical KYC / AML documentation required to ensure banking and transactions are concluded smoothly.

Company Secretarial

- Assist in the onboarding of new Companies, Shareholders and Directors across the Group.
- Respond to changes in Companies Act legislation and ensure the Group remains compliant.
- Work with the General Counsel to ensure the appropriate documentation of Governance initiatives across all major functions.

Regulatory Compliance:

- Stay updated on relevant regulatory changes and updates.
- Work with specialist partners to investigate compliance breaches or risk incidents, responding within tight deadlines for GDPR compliance.
- Help document incidents, corrective actions taken, and lessons learned.
- Support the development of action plans to address identified risks or compliance gaps.
- Assist in ensuring that the Group remains compliant with new regulations.

Training and Education:

- Assist in developing, reviewing, and updating internal finance policies and procedures to ensure compliance with regulations with particular reference to GDPR, AML and governance.
- Support the development and delivery of risk and compliance training programs for employees appropriate for GDPR, AML and governance.

Data Analysis and Reporting:

- Assist in gathering, analysing, and interpreting data related to insurance claims and the profitability of the Group's insurance business.
- Liaise with the ESG Manager to ensure the Group is effectively tracking and monitoring performance against regulatory and internal environmental and governance metrics.
- Engage with the data team to develop tools to track and report data to assist decision making.
- Prepare reports and presentations for senior management on risk and compliance matters.

Person Specification

- Integrity and ethical conduct.
- Strong organisational skills and the ability to manage multiple tasks, working independently or as part of a team.
- Proactive approach to identifying risks and compliance issues.
- Ability to handle sensitive and confidential information.
- Strong analytical and problem-solving skills.
- Excellent written and verbal communication skills.
- Attention to detail and high level of accuracy.
- Familiarity with risk management and compliance tools is a plus.
- Proficient in Microsoft Office Suite (Excel, Word, PowerPoint).

Qualifications

- Degree in Finance, Law, Business Administration or related field.
- Proven experience in risk management, compliance, audit, financing or a related field.
- This role provides a foundation for progression into more senior risk and compliance roles.
- Professional study support (fees and exam leave) will be provided.