



## Risk Manager

**Location:** Abuja, Nigeria | **Type:** Full-time | **Reports to:** Managing Partner

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### About Sabou Capital

Sabou Capital is an Africa-focused private capital fund manager investing in small and growing businesses across Nigeria, Côte d'Ivoire, and Senegal. We deploy debt and revenue-based financing to fill the SME funding gap in West Africa, with a gender-lens and impact-first approach. Sabou Capital Fund I is currently in its fundraising phase with commitments from leading development finance institutions and impact investors.

We are a young, ambitious, multi-country team with leadership based in Abuja, Abidjan, and Dakar. As we scale toward our first close, we are building out our Abuja investment platform and looking for senior professionals who want to help shape a pan-African fund from the ground up.

### About the role

The Risk Manager will lead credit risk assessment for every debt and RBF transaction Sabou originates, and oversee the fund's enterprise risk framework. You will bring the rigour of a banking risk function to an impact-focused SME fund — independently challenging deals, sizing exposures, and ensuring the portfolio stays within risk appetite.

### Key responsibilities

- Independently review every credit memo, performing full credit analysis on each prospective debt and RBF transaction, including cash-flow stress testing and scenario analysis.
- Own the internal risk rating methodology and maintain risk ratings across the portfolio on a rolling basis.
- Present independent risk opinions to the Investment Committee on each transaction — with authority to escalate concerns.
- Develop and maintain Sabou's risk appetite framework, concentration limits, sector caps, and country exposure limits.
- Lead enterprise risk management across credit, operational, compliance, FX, and liquidity risk; maintain the risk register and report to the Board.
- Design the provisioning and expected credit loss (ECL) model for the portfolio.
- Work with the Portfolio Monitoring Manager to run portfolio-level stress tests and early-warning analytics.

### What we're looking for

- 5–10 years of credit risk experience, with a strong foundation in commercial, corporate, or SME banking risk.
- Proven micro-level credit analysis skills — you can independently size and rate a debt transaction from raw financials.
- Experience with debt transactions is essential; exposure to non-traditional instruments (RBF, mezzanine, trade finance) is a strong plus.
- Familiarity with Basel II/III frameworks, IFRS 9 ECL modelling, and CBN prudential requirements.
- Bachelor's degree in Finance, Economics, Accounting, or related field; FRM, CFA, or professional accounting qualifications strongly preferred.
- Demonstrated ability to hold an independent view and push back constructively on investment teams.
- Experience in a DFI, impact fund, or microfinance institution is a plus.

### What we offer

- Competitive salary benchmarked against Nigerian tier-1 banking risk roles, plus performance bonus.
- HMO, pension, and statutory benefits.
- A seat at the Investment Committee table and real authority to shape the risk culture of a new fund.
- Direct exposure to pan-African SME finance and blended-finance structures.
- Travel across Sabou's West African markets.

### How to apply

Complete our short application form: <https://saboucapital.com/join-sabou-capital-application-form/>

The form takes under 10 minutes. Applications reviewed on a rolling basis; shortlisted candidates will be contacted within two weeks of submission.

*Sabou Capital is an equal opportunity employer. We particularly encourage applications from women and candidates from underrepresented backgrounds.*

