APPLICATION CLOSING DATE: FRIDAY, 14th August 2026

JOIN OUR TEAM AT FAMILY HOMES FUNDS LIMITED

Family Homes Funds Limited (FHFL) is a dedicated housing finance institution committed to addressing Nigeria's housing deficit through a portfolio of innovative and targeted funding interventions for the entire population.
FHFL strategically deploys capital across the housing value chain to expand access to quality, affordable housing, stimulate economic opportunities through housing-led job creation, and promote inclusive, sustainable development within Nigeria's broader housing ecosystem.

To deliver on its goals, FHFL is recruiting a competent and experienced individual to join our team.

Credit Risk Management Officer

The Credit Risk Management Officer is responsible for executing the day-to-day appraisal, underwriting, and risk assessment of all credit-exposed initiatives within FHF. This role ensures that housing construction partners, off-taker financing structures, and portfolio investments align strictly with the board-approved risk appetite. The role holder minimizes delinquency exposure, monitors asset performance, and reviews financial tracking models to protect institutional capital and ensure high asset quality.

Key Responsibilities:

Credit Underwriting & Investment Appraisal.

- Conduct independent credit risk assessments of developer financing proposals, construction joint ventures, project finance applications, and other credit facilities.
- Evaluate borrowers' creditworthiness, repayment capacity, project viability, financial models, cash flows, funding requirements, pricing assumptions, and sensitivity to key risk factors.
- Review collateral structures, valuation reports, security documentation, guarantees, and insurance arrangements to ensure adequate credit protection.
- Prepare comprehensive Credit Risk Assessment Reports and underwriting memoranda with clear recommendations to support credit approval decisions.

Portfolio Monitoring & Credit Risk Management

- Monitor portfolio performance, including delinquency, default, non-performing exposures, covenant compliance, and other key credit risk indicators, escalating emerging risks and recommending appropriate mitigation, restructuring, or recovery actions.
- Conduct periodic financial reviews of developers, Primary Mortgage Banks (PMBs), off-takers, and other counterparties to assess ongoing creditworthiness and identify early warning signs of distress.

Portfolio Analytics, Compliance & Risk Governance

- Review periodic borrower and project financial reports, prepare portfolio risk analytics and stress tests, and identify concentration risks, funding gaps, covenant breaches, and emerging credit concerns.
- Support impairment assessments by maintaining accurate risk ratings and providing credit information for Expected Credit Loss (ECL) calculations in accordance with applicable accounting standards.
- Maintain accurate credit risk records and support regulatory examinations, internal audits, and external credit reviews by ensuring complete and up-to-date credit documentation.
- Monitor compliance with Environmental and Social Risk Management (ESRM) requirements and applicable regulatory and internal risk management frameworks.
- Support the implementation and periodic review of the Company's Credit Risk Policy, underwriting standards, and risk management framework, recommending enhancements based on portfolio performance, emerging risks, and industry best practices.

Key Competencies

- Strong analytical skills with the ability to assess financial statements, cash flows, and real estate project financial models.
- Sound knowledge of mortgage finance, credit risk assessment, loan provisioning, and credit risk rating methodologies.
- Ability to critically evaluate financial assumptions, project viability, and delivery timelines.
- Strong attention to detail with the ability to monitor compliance requirements, portfolio concentrations, and credit covenants.

Requirements:

- Bachelor's degree in finance, Economics, Accounting, Actuarial Science, or a highly quantitative field. Master's Degree is an advantage

• Monitor macroeconomic, housing sector, and construction market developments and assess their potential impact on portfolio quality and lending decisions. **Disbursement & Credit Control** • Review pre-disbursement conditions and project milestone validation reports to confirm compliance with approved credit terms before fund releases. • Ensure project drawdowns align with physical progress, approved financing structures, internal credit policies, delegated authorities, and prescribed lending limits.	• Foundational certifications or postgraduate degrees in risk/finance are a plus. • 7–9 years of progressive experience in credit risk analysis, commercial mortgage underwriting, corporate lending, or real estate fund risk management • Progress toward or completion of relevant designations such as FRM, CFA, ACCA, ICAN, or a recognized credit management certification.

WHAT SUCCESS LOOKS LIKE

- Ensure all credit proposals are rigorously assessed and underwritten within the company's approved risk appetite, contributing to low delinquency and non-performing loan (NPL) levels while preserving asset quality.
- Complete high-quality credit assessments and underwriting recommendations within agreed turnaround times, enabling efficient approval processes without compromising risk standards or regulatory compliance.
- Continuously monitor the credit portfolio to identify emerging risks, covenant breaches, and deteriorating exposures early, recommending effective mitigation, restructuring, or recovery actions to minimize potential losses.