

# Credit Risk Management

Principal Consultant

## BCS Consulting, part of Accenture – What we do

BCS Consulting, part of Accenture, sits within Accenture's Financial Services Strategy, and Consulting function in the UK, and was recently acquired by Accenture to strengthen their U.K. Financial Services Consulting and Technology Services Capabilities ([Accenture Acquires BCS Consulting to Strengthen its U.K. Financial Services Consulting and Technology Services Capabilities | Accenture](#)).

We're committed to delivering excellence and that's why world leading financial services businesses rely on us to bring about effective change within their organisations.

Our portfolio includes a varied and interesting range of multinational and UK banks, Wealth and Asset Management companies, Insurance firms and payment and card companies.

As a team of experts, we understand the importance of building on firm foundations and that's why you'll always find a broad range of core management consulting skills at the heart of our organisation.

### The opportunity

BCS Consulting, part of Accenture, are looking for a candidate who can join our Risk and Finance service line with a specific focus on Credit Risk Management.

We are looking to continue expanding our existing capabilities to respond to the industry's key challenges and developments (stress testing IFRS, IRB modelling etc.). We also offer services focused on enhancing the credit risk management lifecycle and improving related capital efficiency.

We support financial services clients across a range of credit risk maturity levels and associated challenges, from start-ups to global institutions with legacy risk management approaches. We are able to provide industry leading assurance and advisory services through to hands-on delivery capability and implementation partnerships.

Your knowledge in consulting, and in this specific area, will enable you to not only build our portfolio and market presence, but also help to develop and grow the team internally.

At BCS Consulting, part of Accenture, your career matters, that's why we invest in training and development and alongside your day-to-day role you will have access to amazing development opportunities allowing you to direct your career progression.

### Responsibilities

You will be required to:

- Work on a number of different types of project, focusing on the key market topics for credit risk such as; end-to-end credit risk management framework, credit risk modelling, data mapping and requirements, Regulations and Technology change
- Lead client engagements personally, managing successful delivery to client satisfaction and generating revenue from own high personal utilisation
- Proactively manage client relationships to create additional business opportunities
- Identify, drive and develop new opportunities based on your specific areas of expertise
- Take a leadership role in the creation and maintenance of thought leadership
- Line manage and mentor employees and participate actively in recruiting and retaining Consulting staff
- Proactively continue personal expertise development in Credit Risk, and work to develop expertise of other team members through training, coaching and collateral generation
- Contribute to organisational development and participate in evolving, maturing and enhancing the consulting business, taking on additional specific internal thought leadership responsibilities in own area of expertise

### Skills and Attributes

- Previous experience will be in a Management Consultancy with a specific focus on Credit Risk. Areas of expertise and experience should include, but not be limited to:

- End-to-end Credit Risk management frameworks
- Credit Risk models – including operational use, development and regulatory approvals
- Credit decisioning automation
- Credit Risk processes and operating models
- RWA optimisation
- Data flows and attributes in Credit Risk functions
- Data governance, analysis and MI
- Regulatory change programmes
- Remediation and implementation programmes
- Ability to lead and deliver complex projects
- Ability to expand current clients and develop new business
- Ability to demonstrate expertise and best practice in Credit Risk-related Risk Management and show thought leadership at both internal and external events, and write associated white papers
- Experience of line managing consultants, developing them in their careers
- Strong communicator with excellent written and presentation skills
- Credible business partner with the ability to influence senior stakeholders
- Strong academic background



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