KEHINDE BAYO BABALOLA

Enterprise & Operational Risk Professional

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PROFESSIONAL PROFILE

Enterprise and operational risk professional with 9+ years designing, implementing, and owning risk management frameworks in complex, multi-entity organisations operating across Africa, Europe, Asia, and the Americas. Builds risk functions from the ground up and matures existing ones — establishing risk appetite, risk registers, control self-assessment, key risk indicators, loss and incident management, and Board-level reporting. Grounds every framework in COSO ERM and ISO 31000, with proven strength in second-line challenge, operational resilience and business continuity, third-party and technology risk, fraud and control assurance, and regulatory engagement. Combines a governance background with process-improvement discipline (Lean Six Sigma Black Belt) to build controls that reduce exposure without slowing the business. Trusted adviser to executives and Boards on risk culture, accountability, and strategic decision-making.

AREAS OF EXPERTISE

- ERM Framework Design (COSO / ISO 31000)
- Risk Appetite & Tolerance Setting
- Risk Registers & Risk Assessment
- Key Risk Indicators & Dashboards
- Risk & Control Self-Assessment (RCSA)
- Operational Resilience & BCP/DR
- Incident & Loss-Event Management
- Fraud Risk & Control Assurance
- Technology, Cyber & Third-Party Risk
- Board & Executive Risk Reporting
- Regulatory & Audit Engagement
- Risk Culture, Training & Awareness
- Scenario Analysis & Stress Testing
- Policy & Governance Development
- GRC Systems Implementation

PROFESSIONAL EXPERIENCE

Enterprise Risk Manager | Onafriq UK Holdings Ltd — Jun 2024 – Present

Multinational group operating across 42 countries and 17 offices

- **Own the enterprise risk management framework** across a complex, multi-jurisdictional group — defining and maintaining the risk appetite statement and embedding risk considerations into executive and Board-level strategic decision-making.
- Maintain the enterprise risk register and incident register; identify, assess, and prioritise key risks across subsidiaries and business units, and deliver monthly and quarterly risk reporting plus early-warning analysis on emerging risks to the Executive Committee and Board of Directors.
- Developed key risk indicators and management dashboards providing leadership with a live view of the group's risk landscape and control performance.
- Authored and cascaded core governance instruments — including loss accounting, fraud management, and whistleblowing policies — aligned to the group risk framework and adopted across subsidiaries.
- Lead enterprise-wide risk assessments across products, projects, processes, and third parties; identified critical control gaps and drove remediation that measurably strengthened the control environment.
- Partner with Finance, Compliance, Technology, and Operations to embed controls into business processes and to align resilience and regulatory practices across operating markets.

Senior Operational Risk Analyst | Deel Inc. (Remote) — 2025 – Present

Global technology and workforce-services platform — 100+ countries, 5 legal entities · founding risk hire, function built from scratch

- **Designed the enterprise risk taxonomy** — the foundational risk-classification structure underpinning the risk framework, control self-assessment methodology, and incident coding across all five entities.
- **Built the operational loss database from scratch** — designing the schema, capture workflow, and classification logic that feed loss analysis, scenario inputs, and risk appetite calibration.
- **Built a Remediation Advisor tool** — a control that stress-tests proposed remediation actions to detect whether a fix would introduce secondary or downstream risk before it is approved.

- **Led the risk / product working group that designed a Release Control Centre** — a governance mechanism ensuring every product release is risk-assessed and gated, embedding risk review directly into the delivery lifecycle.
- Established incident management, escalation, and operational resilience protocols covering cyber incidents, data breaches, technology outages, and processing failures, working across Compliance, Information Security, Engineering, and Finance.

Operational Risk Manager | First Bank of Nigeria Limited **2021 – 2024**

Large multinational institution — subsidiaries across Sub-Saharan Africa, the United Kingdom, and China

- Led second-line operational risk oversight across seven international subsidiaries, providing independent risk challenge, RCSA facilitation, control assurance, and regulatory risk reporting to local and international regulatory standards.
- Built and maintained the operational loss database supporting loss analysis, lessons-learned reviews, risk appetite setting, and regulatory capital calculation.
- Managed an integrated governance, risk and compliance (GRC) platform for RCSA, KRI monitoring, and issue and incident tracking across business lines and subsidiaries.
- Delivered horizon scanning, external event analysis, and periodic and ad-hoc reporting to management, Board, and regulatory authorities.
- Designed and facilitated organisation-wide risk training and awareness programmes, strengthening first-line ownership and a proactive risk culture.

Branch Operations — Supervisory Roles | First Bank of Nigeria Limited **2019 – 2021**

- Managed first-line operational and reputational risk across six locations in two states as Head of Customer Service, Head Cashier, ATM Custodian, and Vault Manager — owning cash and asset-handling controls, incident escalation, and root-cause analysis.

Trade Developer — Agency Network | First Bank of Nigeria Limited **2018 – 2019**

- Led a state-wide team of 13 executives coordinating network growth, compliance, and risk management across a distributed agent base.

EDUCATION

MBA, Risk & Insurance (in view) — Ajayi Crowther University, Nigeria	**2026**
BSc, Accounting — Ajayi Crowther University, Nigeria	**2025**
Risk Management (24-Point CPD) — The Open University, UK	**2024**
Information Systems Auditing, Controls & Assurance — HKUST	**2024**
Digital Transformation in Financial Services — Copenhagen Business School	**2019**
HND, Banking & Finance — Federal Polytechnic Offa, Nigeria	**2016**

LICENCES & CERTIFICATIONS

- Certified Risk Management FMEA / ISO 31000 Expert — Six Sigma Academy
- ISO/IEC 27001 Information Security Associate — SkillFront
- Certified Process Improvement Expert — Six Sigma Academy
- Balancing Innovation & Risk — LinkedIn Learning
- ISO 22301 Business Continuity Lead Auditor — PECB
- Lean Six Sigma Black Belt — LinkedIn Learning
- Operational Excellence Kaizen Facilitator — LinkedIn Learning
- Certified Blockchain Expert — Blockchain Council

PROFESSIONAL MEMBERSHIPS

Professional Risk Managers' International Association (PRMIA), USA · Chartered Risk Management Institute (CRMI), Nigeria · Association of Enterprise Risk Managers of Nigeria (AERMP) · Organization of Certified Risk Managers (OCRM), UK · International Association of Risk & Compliance Management Professionals (US)

REFERENCES

Available on request.