



SMEP DEPOSIT TAKING MICRO FINANCE LIMITED
KIRICHWA ROAD – OFF ARGWINGS KODHEK ROAD
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SMEP Microfinance Bank Limited is a dynamic Christian based Bank regulated by the Central Bank of Kenya, whose **Mission** is *“To empower our customers through provision of market driven financial solutions”*, with over 40 outlets across the country.

In line with our transformation strategy, we are seeking for dynamic and result-oriented individuals who are committed Christians with a passion to transform lives to fill the following positions in the Bank;

1) BUSINESS DEVELOPMENT OFFICERS – BDO 06/17/HRD

Responsible for business development through marketing and recruiting of customers, processing and disbursement of loans and ensure timely collection of the same to ensure healthy portfolio and a happy and satisfied customer base.

KEY DUTIES AND RESPONSIBILITIES

- a) Responsible for Marketing of Banks products and services
- b) Facilitate recruitment and registration of clients in existing and new groups
- c) Stimulate client training on SMEP policies, procedures and basic business skills, loans, business, e.t.c.
- d) Ensure that all clients contribute weekly savings and repay their loans on time
- e) Responsible to evaluate clients’ businesses and determine whether they are worth the amount applied for
- f) Responsible for client evaluations and loan processing.
- g) Responsible for maintaining a quality asset portfolio as per the Banks requirements
- h) Responsible for preparation and submissions of timely daily, weekly, monthly and quarterly reports as per the Banks’ requirements to the respective Office Holders.
- i) Responsible for recording, verifying and assessing the chattels offered for loans with assistance of the Branch Manager
- j) Ensure follow-up of defaulters and collection of arrears
- k) Responsible for record keeping for all clients e.g. savings, loan status etc.
- l) Ensure client retention through excellent customer service

2. SME & INSTITUTION BANKING OFFICERS – SME-O 06 /17/HRD

Responsible for marketing Banks' products and services in churches, SMEs and Institutions to recruit and intake of new customers, processing and disbursement of loans and ensure timely collection of the same to ensure healthy portfolio and happy satisfied customers.

KEY DUTIES AND RESPONSIBILITIES

- a) To champion SME product in the Branches.
- b) Prospect new SME clients and assist in loan application.
- c) Conduct and ensure proper loan appraisals to be measured by approval success rate.
- d) Prepare and execute loan contracts and arrange for disbursement of loans.
- e) Ensure client retention through excellent customer service and maintain a good relationship with existing SME customers.
- f) Engage in proper Know Your Customer (KYC) Vetting of clients using supporting documents and SME appraisal tools.
- g) Compliance to audit standards and company policies and procedures.
- h) Ensure periodic SME training is carried out at the branch to enhance awareness and cross selling.
- i) Ensure timely loan repayments through aggressive follow ups.
- j) Delinquency and default management actions as per credit policy.
- k) Mobilize deposits in line with branch targets

QUALIFICATIONS AND EXPERIENCE:

- **A minimum grade of C+ (plus) in KCSE**
- A undergraduate Bachelor's degree or Diploma in Business related courses from a recognized institution.
- Knowledge in Sales and Marketing, credit risk management, credit lending
- At least 2 years' experience in the financial sector with proven and demonstrable ability to grow SME business (*for candidates applying for SME & Institutional Banking*).
- Proficiency in computers is mandatory.
- Ability to analyze and interpret financial statements
- Clear understanding of microfinance/banking industry is an added advantage.
- Good interpersonal & communication skills with excellent customer service.
- A team player with the drive to improve performance.
- Persuasive with strong recognition skills,
- Self-driven and possess the ability to work with minimum supervision
- Ability to work independently under minimum supervision.
- Strong Christian values, commitment and passion for the transformation of the population.
- **Aged between 26 and 35 years**

HOW TO APPLY

The full job profile is also on the website and qualified and interested candidates who meet the criteria should download the "Job Application Form" at www.smep.co.ke/opportunities, and send their filled applications to recruitment@smep.co.ke. Only shortlisted candidates will be contacted.