



SMEP Microfinance Bank Limited is a dynamic Christian based bank regulated by the Central Bank of Kenya, whose **Mission** is *“To empower our members through provision of market driven financial services”*.

We are inviting applications from interested and suitably qualified candidates who are passionate about transforming lives in the society, to fill the following positions:

1) BUSINESS DEVELOPMENT OFFICERS - BDO 10/22/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) Actively drive growth in customer numbers and ensure full adherence to the customer on-boarding Policies and Procedures
- c) Facilitate recruitment and registration of clients in existing and new groups
- d) Stimulate client training on SMEP policies, procedures and basic business skills, loans, business, e.t.c.
- e) Ensure that all clients contribute weekly savings and repay their loans on time
- f) Responsible to evaluate clients’ businesses and determine whether they are worth the amount applied for
- g) Responsible for client evaluations and loan processing.
- h) Responsible for maintaining a quality asset portfolio as per the Banks requirements
- i) Responsible for preparation and submissions of timely daily, weekly, monthly and quarterly reports as per the Banks’ requirements to the respective Office Holders.
- j) Responsible for recording, verifying and assessing the chattels offered for loans with assistance of the Branch Manager
- k) Ensure follow-up of defaulters and collection of arrears
- l) Responsible for record keeping for all clients e.g. savings, loan status etc.
- m) Ensure client retention through excellent customer service

QUALIFICATIONS AND COMPETENCIES:

- **A minimum grade of C+ (plus) in KCSE**
- **An undergraduate Bachelor’s degree or Diploma in Business related courses from a recognized institution.**
- **Knowledge in Sales and Marketing, credit risk management, credit lending, as well as relevant experience in the Banking sector will be an added advantage.**
- **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, **on or before Friday 11th November, 2022**. Only shortlisted candidates will be contacted.