



SMEP Microfinance Bank Limited is a dynamic and Mission Driven Christian Microfinance Bank regulated by the Central Bank of Kenya, whose **Mission** is *“To empower families in Kenya’s underserved communities with impactful financial solutions as we live and proclaim the gospel of Jesus Christ.”*, with 23 outlets across the country.

We are inviting applications from interested and suitably qualified candidates who are *passionate about living their faith and transforming lives in the society as they live and proclaim the Gospel of Jesus Christ*, to fill the following position:

BUSINESS DEVELOPMENT OFFICERS – BDO 09/26

Reporting to the Branch Manager, the job holder will be 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

- To market the Bank’s products and services
- To expand market share through onboarding new customers in line with the Bank’s KYC requirements.
- To segment the market into groups, individuals (MSMEs) and Churches / institutions for business growth.
- To grow the loan portfolio, deposits, and transactional income by marketing the Bank’s products, services and alternative channels.
- To undertake responsible credit underwriting for all customers guided by the Bank’s Credit policy and procedures.
- To manage and maintain the portfolio within the quality threshold of the Bank’s Credit policy and procedures.
- Ensure compliance with both internal and external policy and regulatory requirements respectively.
- Implementation of Audit recommendations to align with the Bank’s operating policies and procedures.
- To undertake customer training programs on SMEP policies, procedures and basic business skills.
- Responsible for preparation and submissions of timely daily, weekly, monthly and quarterly reports as per the Banks’ requirements to the respective office holders.
- Responsible for proper record management for all customers in line with the Bank’s Data Privacy and Protection policy guideline.
- To ensure customer retention through excellent customer service and stakeholder management.
- To generate innovative product development and service enhancement through market intelligence from customer feedback.

Key Qualities, Qualifications & Competencies:

- Must be a practicing Christian who lives and upholds Christian Values, with a passion to serve.
- 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 microfinance / banking sector will be an added advantage.

- Ability to analyze and interpret financial statements.
- Good interpersonal & communication skills with excellent customer service.
- Proficiency in computers is mandatory.
- A passionate and self-driven team player.

HOW TO APPLY

Qualified and interested candidates who meet the criteria should download the “Job Application Form” at www.smep.co.ke/careers, and send their filled applications to recruitment@smep.co.ke, indicating the *Job Title & Reference on the e-mail subject on or before Friday 19th September 2026*. Only shortlisted candidates will be contacted.

SMEP MFB PLC doesn't charge any money throughout the recruitment process.