



SMEP Microfinance Bank Limited is a dynamic, mission-driven Christian microfinance bank regulated by the Central Bank of Kenya. Through more than 22 outlets countrywide supported by its Head Office in Nairobi, the Bank advances its mission: *"To empower families in Kenya's underserved communities with impactful financial solutions as we live and proclaim the gospel of Jesus Christ."*

We invite applications from suitably qualified candidates who are *passionate about living their faith, transforming lives in society*, and proclaiming the gospel of Jesus Christ to fill the following position:

1) RELATIONSHIP MANAGER – BUSINESS DEVELOPMENT – BUS/09/26

Reporting to the Head of Business Development, the Relationship Manager will lead Branch Teams in delivering the Bank's goals in line with its business strategy. The role is accountable for growing the Bank's key business sectors and developing and maintaining critical relationships that support business development across these areas.

DUTIES AND RESPONSIBILITIES

- Provide leadership to branch managers and staff in a manner that promotes motivation, efficiency, mentoring, and exacting standards of discipline.
- Develop business strategic plans that provide clear direction on the business objectives for the Bank.
- Drive sales performance, client retention, and portfolio profitability.
- Optimize business growth by cross selling the Bank's products, pursuing new business opportunities, deepening client relationships, and growing quality accounts.
- Maintaining a growing and balanced asset and liability book in line with the Bank's overall strategy.
- Maintain a high-quality loan book while ensuring that the Bank offers competitive products and services that meet the needs of its target market.
- Conduct research to monitor and provide relevant information on the market and competitors' activities.
- Achieve income, revenue, and profitability targets by presenting the Bank's full range of products and services to assigned or targeted client segments.
- Set and monitor SMART targets and ensure that target and appraisal documents for the allocated Zone are submitted within the prescribed timelines.
- Oversee staff capacity-building interventions across the region.
- Oversee branch security and ensure compliance with the Bank's operating policies, procedures, processes, and applicable regulatory requirements across the region.

Qualifications

- An undergraduate degree in accounting, commerce, marketing, banking, or another business-related field from a recognized university.

- A postgraduate qualification or professional certification in a business-related field will be an added advantage.
- Strong ICT skills are required; knowledge of the T24 banking system will be an added advantage.

Key Qualities & Competencies

- Must be a **practicing Christian** who lives and upholds Christian values, with a passion to serve
- At least ten (10) years' experience in the financial sector, with a concentration in microfinance, including at least three (3) years in a management role.
- Demonstrated in-depth knowledge and experience in loan portfolio management and business growth.
- In-depth knowledge and experience in banking operations
- Strong and proven leadership and people management skills
- Proven mentorship and training skills
- Good business acumen and proven innovativeness
- Superior analytical and report writing skills
- Excellent communication and administration skills
- Self-driven, purposeful with a positive outlook
- A clear focus on service quality and sustainable business profitability.
- A collaborative team player with excellent interpersonal, relationship-building and relationship-management skills.
- Must be available and willing to travel extensively within the country

HOW TO APPLY

Qualified and interested candidates who meet the above criteria should download the "Job Application Form" from www.smep.co.ke/careers, complete it and email it to recruitment@smep.co.ke on or before **Friday, 2nd October 2026**. Only shortlisted candidates will be contacted.

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