



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 over 34 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:

1) BRANCH MANAGER: - BM/ 03/26

Reporting to the Relationship Manager - Business Development (*Zonal Leader*) the Job holder will be responsible for steering the Branch into high level of performance through proper people management strategies, high business generation, people management and championing a customer-centric culture at the Branch.

Key Duties & Responsibilities

- Take the leadership role at the Branch and mentor the Branch staff towards the achievement of the Banks’ Mission, Vision and the Banks’ Strategic Objectives.
- **Ensure achievement of set targets in Customer Service, Customer Retention, Deposits growth, growth in quality Loan Portfolio.**
- Develop and maintain critical relationships at the Branch to enhance business Development
- Enhance relationships with SME’s, High Net worth Individuals, Churches and Institutions to grow business.
- Maintain a balanced portfolio on Church, SME, and Retail and Corporate deposits.
- Implement strategies on penetration of business segments, markets and sectors.
- Ensure growth of non-funded income business including transactional, alternate and direct banking business.
- Ensure staff productivity is maintained through support, mentorship, and TAT and customer service.
- Ensure compliance with both internal and external regulatory requirements.
- Working closely with risk and compliance units to ensure effective controls to mitigate against business risks associated with Business.

Key Qualities, Competencies & Experiences

- Must be a practicing Christian who lives and upholds Christian values, with a passion to serve
- Minimum of 5 years banking experience; both in Banking Operations and Credit Management, 2 of which must have been in a supervisory or managerial position in a Micro Finance or Commercial Bank.
- Experience and understanding of Micro Finance business will be an added advantage
- Good people Management skills and proven ability to achieve results through others
- Have excellent negotiation, sales and marketing skills
- Strong customer service skills
- Excellent report writing and presentation skills.
- Self-driven, results-oriented individual with a positive outlook
- Must have a clear focus on high portfolio quality and business profit
- Able to get on with others and be a team-player with excellent interpersonal skills

Qualifications

- A Bachelor's degree in any Business related field
- Professional qualifications in Credit Management (CCP) and/or Diploma in Banking is mandatory
- Must be adept in ICT, and working knowledge of T24 will be an added advantage

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 27th March, 2026*. Only shortlisted candidates will be contacted.