



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. CREDIT ANALYST - (CA/05/26)

The job holder will be charged with conducting rigorous loan appraisals. He/she will ensure all credit requests are underwritten in line with laid down internal policies, procedures, product guidelines and best practices. The role undertakes a preventive approach in de-risking lending to ensure high portfolio performance, ease of recovery, competitive turn-around time and avoidance of unwarranted or emerging risks through time-to-time recommendations on areas of improvement.

Key Duties & Responsibilities

- a. To participate and support the Spiritual formations and rhythms in the Bank, in order to maintain a focus on the Bank’s *Christ-centered* culture.
- b. Management of credit risks through analysis and recommendation of approvals for facilities within the Institutions tolerable risk levels
- c. Performing quality assurance checks on revenue assurance and system surveillance on loan modules
- d. Ensure high turnaround time (TAT) for Credit proposals
- e. Co-ordinate efforts together with Risk, Internal Audit, Credit Administration and Branches to ensure adherence to the Bank’s Credit Policy and lending guidelines
- f. Work closely with both the Manager - Credit Analysis and Head of Credit to maintain appropriate credit risk management culture
- g. Review loan security margins as per the existing market trends and advise the management on any necessary reviews.
- h. Recommend policy reviews for customer experience improvement and risk management improvement based on experiences and industry trends
- i. Monitor, on a continuous basis, all transactions to ensure that unusual and suspicious transactions are reported to the Money Laundering Reporting Officer (MLRO)
- j. Implementing and enforcing the board approved AML, KYC & CFT policy in as far as is applicable within credit risk analysis
- k. Performing quality assurance checks on revenue assurance and system surveillance on loan modules and report anomalies noted.

Key Qualification, Qualities & Competencies

- Must be a practicing Christian who lives and upholds Christian values, with a passion to serve
- An undergraduate Bachelor’s degree in a Business-related field from a recognized institution.
- Professional qualifications in Credit e.g CCP, Credit Risk Assessment , CPA are an added advantage.

- At least **5 years' relevant experience** in appraising SME, Group and Individual Micro loans
- Numerical ability to analyze and interpret financial statements
- Report writing and presentation skills
- High degree of confidentiality
- 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.
- Proficient computer skills
- Self-driven and possess the ability to work with minimum supervision

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 Wednesday 10th June, 2026.*** Only shortlisted candidates will be contacted.