



SMEP Microfinance Bank Limited is a dynamic Christian based 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 38 outlets across the country.

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

### **BUSINESS DEVELOPMENT OFFICERS - BDO 01/25**

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 promote spiritual growth among fellow staff, customers and other associated parties.**
- ✓ Responsible for Marketing of Banks products and services
- ✓ Actively drive growth in customer numbers and ensure full adherence to the customer on-boarding Policies and Procedures
- ✓ Facilitate recruitment and registration of clients in existing and new groups
- ✓ Stimulate client training on SMEP policies, procedures and basic business skills, loans, business, e.t.c.
- ✓ Ensure that all clients contribute weekly savings and repay their loans on time
- ✓ Responsible to evaluate clients’ businesses and determine whether they are worth the amount applied for
- ✓ Responsible for client evaluations and loan processing.
- ✓ Responsible for maintaining a quality asset portfolio as per the Banks requirements
- ✓ 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 recording, verifying and assessing the chattels offered for loans with assistance of the Branch Manager
- ✓ Ensure follow-up of defaulters and collection of arrears
- ✓ Responsible for record keeping for all clients e.g. savings, loan status etc.
- ✓ Ensure client retention through excellent customer service

### **Key Qualities, Qualifications & Competencies:**

- **Must be a practicing Christian who lives and upholds Christian Values, with a passion to serve.**
- **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.
- **Aged between 28 and 35 years**

### **HOW TO APPLY**

Qualified and interested candidates who meet the criteria should download the *“Job Application Form”* at [www.smep.co.ke/careers](http://www.smep.co.ke/careers), and send their filled applications to [recruitment@smep.co.ke](mailto:recruitment@smep.co.ke), indicating the **Job Title & Reference on the e-mail subject**. The deadline for applications is **Saturday 25<sup>th</sup> January, 2025**. Only shortlisted candidates will be contacted.