



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.”*

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

1) BUSINESS DEVELOPMENT OFFICERS - BDO 07/24/HRD

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 champion and support the Spiritual formations and rhythms in the Bank, in order to maintain a focus on the Bank’s *Christ-centered* culture.
- 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.

QUALIFICATIONS AND COMPETENCIES:

- **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.
- Strong Christian values, commitment and passion for the transformation of the population.
- **Aged between 26 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, and send their filled applications to recruitment@smep.co.ke, indicating the **Job Title & Reference on the e-mail subject**. The deadline for applications is **Friday 19th July, 2024**. Only shortlisted candidates will be contacted.