



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 23 outlets across the country.

We are inviting applications from interested and suitably qualified candidates who are ***passionate about transforming lives in the society as they live and proclaim the Gospel of Jesus Christ,*** to fill the following position:

RISK & COMPLIANCE OFFICER (HR/09/26)

Reporting to the Manager - Risk & Compliance, and the job holder, the successful candidates will be part of the Team that is responsible for ensuring that all material risks are identified, assessed, monitored, and reported in alignment with the Bank's mission, regulatory requirements, and approved Risk Appetite Statement (RAS).

KEY DUTIES AND RESPONSIBILITIES

- Compilation and update of the corporate risk register, enterprise risk management policies and tools
- Creating risk awareness across the institution by doing trainings and sharing learning material.
- Preparation of various reports on Key Risk Indicators preparation of various report as guided by the Manager – Risk & Compliance.
- Review and input into Policy and Procedure Manuals, and Annual review for Policies and quarterly for procedures.
- Risk Assessments for new processes and products, or change in process and procedures, MOUs, Partnership Agreements and new products.
- Data analysis and analytical support to the Risk Management team
- Loan portfolio risk identification, monitoring and proposing risk mitigating activities-Monthly.
- Risk and Control Assessment for all business processes / units / departments /units /branches and new products.
- Loss incident and data management for fraud cases
- Follow-up and closure of internal audit and inspection (CBK) findings with Branches and departments

Qualifications

- Bachelors' degree in Accountancy, Finance or Business Administration.
- Must have acquired professional certification in CPA, ACCA or CIFA
- Proficiency in MS Office suite and previous experience with T24 Banking system will be an added advantage.

Key Qualities, Competencies & Experiences

- Must be a **practicing Christian** who lives and upholds Christian values, with a passion to serve.
- At least **3 years' work experience** in a financial institution
- Good interpersonal and communication skills.
- Excellent writing and presentation skills.
- Flexible and willing to travel across the country at short notice
- Self-driven, results-oriented individual with a positive outlook.
- Able to get on with others and be a team player with excellent interpersonal skills.

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 30th September, 2026**. Only shortlisted candidates will be contacted.

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