



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 as they live and proclaim the Gospel of Jesus Christ, to fill the following position:

BUSINESS DEVELOPMENT OFFICERS – BDO 01/26

Reporting to the Branch Manager, the job holder will be 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

- ✓ 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 customers in existing and new groups
- ✓ Manage customer Relationships for both group customers and individual customers
- ✓ Stimulate client training on SMEP policies, procedures and basic business skills, loans, business, etc..
- ✓ Responsible for customer loan evaluations and 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.
- ✓ Ensure follow-up of defaulters and collection of arrears
- ✓ Responsible for proper record management for all customers
- ✓ Ensure customer 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

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 20th February, 2026**. Only shortlisted candidates will be contacted.