HEAD OF MSME -HOSME/2026

REPORTING TO: CHIEF CORPORATES & SME OFFICER

Job Purpose: To provide strategic leadership in the development and growth of the Bank's Micro, Small and Medium Enterprises (MSME) Banking business by driving sustainable asset and liability growth, enhancing customer acquisition and retention, strengthening portfolio quality, and delivering innovative, customer-centric financial solutions. The role will lead the development and execution of the MSME strategy, ensure effective market segmentation and proposition development, strengthen relationship management and distribution capabilities, and optimize risk-adjusted returns while ensuring compliance with regulatory and Bank requirements. The role will also champion strategic partnerships, digital solutions and ecosystem-based approaches to enhance MSME financial inclusion, improve customer experience, and position Family Bank as the preferred financial partner for MSMEs.

Key Responsibilities:

Strategic Leadership

- Developing and executing SME Banking Strategy aligned to the Bank's overall strategic plan
- Identifying priority sectors, value chains, and growth corridors to drive portfolio expansion
- Leading transformation of the SME and franchises into scalable, digitally enabled business lines
- Driving innovation in business banking products including structured trade, working capital, supply chain, and sector-specific solutions

Business Growth & Financial Performance

- Delivering strong, sustainable growth in:
  - SME loan book
  - Deposits and CASA growth
  - Non-funded income (fees, trade finance, cash management)
- Optimizing portfolio mix for yield, risk diversification, and capital efficiency
- Driving wallet share growth from existing clients through cross-sell of Bank products

Credit & Risk Oversight

- Positioning the Bank as a preferred partner for SMEs, mid-corporates, and large corporates
- Championing customer experience excellence across onboarding, servicing, and turnaround times
- Building strong relationships with key industry players, regulators, DFIs, and sector associations

Product & Segment Development

- Driving development of tailored solutions for:
  - Sector-specific financing (e.g., manufacturing, education, health, trade, agribusiness)
  - Supply chain and ecosystem banking
  - Structured and syndicated lending
- Collaborating with Digital, Product, and Operations teams to digitize SME journeys

People & Culture Leadership

- Building a high-performing SME banking team
- Strengthening relationship management and sector specialization capabilities
- Driving a strong performance culture anchored on accountability, customer focus, and collaboration

- Mentoring senior leaders and building succession pipelines

Governance & Stakeholder Engagement

- Ensure compliance with regulatory and internal governance standards
- Contribute to enterprise-wide strategy, budgeting, and performance planning

Academic & Professional Qualifications

- Bachelor's degree in business, Finance, Economics, Banking, or related field
- Master's degree in business administration (MBA) or related field — preferred
- Professional banking or finance qualification (e.g., CPA, ACCA, CFA, AKIB or equivalent)-advantageous.

Experience Required

- 10-12 years' banking experience, with at least:
  - 6–8 years in SME Banking leadership roles
  - Proven track record managing a large commercial/business banking portfolio
- Demonstrated success in delivering loan and deposit growth with strong asset quality
- Experience leading multi-segment or regional banking teams
- Experience in a transforming or rapidly scaling bank is highly desirable
- Exposure to digital transformation in business banking is an added advantage

Key Competencies:

- Deep knowledge of SME banking models
- Strong expertise in structured lending, trade finance, and cash management
- Advanced credit structuring and risk assessment capability
- Strong understanding of sector/value chain financing
- Financial and portfolio analytics capability
- Knowledge of banking regulations and prudential guidelines
- Experience in leading large P&L portfolios
- Digital banking and transformation exposure in business banking

ALL applicants **MUST** apply online to email: **recruitment@familybank.co.ke**; closing date is **9th September 2026**. Canvassing will automatically disqualify the candidate. Only shortlisted candidates will be contacted.

"We are an equal opportunity employer"