

CARITAS MICROFINANCE BANK LIMITED
JOB ADVERTISEMENT
VACANCY AUGUST 2026

Caritas Microfinance Bank Ltd is a regulated Microfinance Bank committed to accelerating household-driven prosperity through ethical, inclusive and innovative financial solutions. As part of our strategic transformation and implementation of our **Strategic Plan 2026–2030**, we seek to recruit a dynamic, analytical and results-oriented professional to join our team as a **Business Analyst**

POSITION: BUSINESS ANALYST

JOB PURPOSE

Reporting to the Head of Finance & Strategy, the Business Analyst will be responsible for analysing business performance, identifying opportunities for improvement, translating business needs into actionable requirements, and supporting the design and implementation of business, product, process and technology solutions.

The role will work closely with business units, Finance & strategy, ICT, Risk, Operations, credit and other stakeholders to ensure that strategic initiatives are supported by reliable data, robust analysis and clearly defined business requirements.

KEY RESPONSIBILITIES

- Generate accurate and timely management reports on business, financial, branch and staff performance to facilitate informed decision-making.
- Undertake data mining, analysis and interpretation of business performance, including role-based KPIs for sales and non-sales staff.
- Develop and monitor daily, weekly and monthly branch performance dashboards, including deposits, loans, income, customer acquisition, productivity and other key business indicators.
- Conduct weekly loan-book performance and risk analysis, including portfolio quality, loan migration, PAR, NPL trends, collections and other relevant credit indicators.
- Track and analyse branch prospects, sales activities and pipeline performance, providing regular management summaries and recommendations.
- Support the annual budgeting process, including preparation, analysis, target setting and cascading of approved targets to departments and branches, as well as ongoing budget monitoring.
- Continuously collect and analyse market intelligence, competitor tariffs, product features, pricing and customer trends to support strategic and commercial decisions.
- Conduct market, customer segment, product and industry performance analysis and provide insights to guide business strategy and product development.
- Compile and analyse performance data for branches, Head Office departments and individual staff, highlighting trends, variances, gaps and areas requiring management intervention in line with the Bank's Strategic Plan 2026–2030..
- Perform daily reconciliation and validation of system-generated reports, data analytics system and trial balances, identifying data inconsistencies and escalating exceptions for resolution.

- Assist in ensuring accuracy, integrity and proper maintenance of business and system data used for reporting and decision-making.
- Develop and maintain business intelligence dashboards, analytical models and performance trackers, including use of Excel, Power BI and other relevant analytical tools.
- Support business process improvement, automation and system enhancement initiatives by analysing business requirements and identifying opportunities for improved efficiency.
- Participate in system implementations, User Acceptance Testing (UAT), data validation and business solution reviews to ensure solutions meet business requirements.
- Prepare analytical reports and presentations for Management, Board Committees and other stakeholders, providing clear insights, trends, exceptions and actionable recommendations.
- Collaborate with Finance, ICT, Risk, Credit, Operations, Retail and other departments to strengthen data-driven decision-making and business performance management.
- Conduct periodic industry benchmarking and competitive analysis to assess the Bank's performance and identify opportunities for growth and improvement.
- Support implementation and monitoring of the Caritas MFB Strategic Plan 2026–2030, including tracking strategic KPIs, initiatives and expected outcomes.
- Perform any other duties as may be assigned in line with the Bank's goals, strategic objectives and overall business requirements.

QUALIFICATION AND EXPERIENCE REQUIREMENTS

- Bachelor's degree in Business Administration, Finance, Economics, Accounting, Statistics, Mathematics, Information Systems, Computer Science or a related discipline from a recognized institution **(MUST)**.
- Professional qualification such as CPA(K), ACCA, CFA, CISA, CBAP, PMI-PBA or other relevant professional certification will be an added advantage.
- Certification or demonstrated proficiency in Data Analytics, Business Intelligence, Power BI, Advanced Excel, SQL or related analytical tools will be an advantage.
- Minimum of 2 years of relevant experience in finance or accounting firm/financial institution

Interested candidates who meet the criteria above are encouraged to send their application letters and detailed CVs to: Email: recruitment@caritas-mfb.co.ke.

Kindly indicate the position title on the Subject Line: APPLICATION FOR BUSINESS ANALYST

Closing date for application will be 22nd August 2026. Only shortlisted candidates will be contacted.

For more information, please visit <http://www.caritas-mfb.co.ke>.