



Direct Sales Representative – JOB VACANCY

Direct Sales Representative Job Description

Department: Operations

Position: Direct Sales Representative (DSR)

Reporting: Branch Manager

Location: Mombasa

Deadline: 03rd / July/ 2026

Company Details:

EFKen is a fast-growing finance company with a distinctive focus on small enterprises and farmer groups unable to finance their growth from conventional banks. The major difference is that because this equipment gives us security, we do not require any collateral from our customers, which means that we are really pushing the boundaries of who we can lend to. In principle we can finance most durable equipment, and our financing to date has covered a broad range of industries including but not limited to irrigation, brick making, printing machines and medical labs. We currently have offices in Nairobi, Nakuru and Eldoret.

Purpose of role:

The DSR will be directly responsible for handling EFKen customers, including attracting new customers, appraising applications for loans, and monitoring customers who have received loans.

Job Description

Day to day responsibilities:

Pre-application:

- Identify potential customers in target markets and explain the EFKen product to them.
- Support the Branch Manager in delivering pre-application seminars to potential applicants.
- Provide on-going advice to people preparing applications.

Application processing:

- Conduct full appraisals of applications, including business viability and the applicant's reliability. This will include customer site visits, discussions with current or potential customers and suppliers, personal reference checks, working capital checks, and basic financial analysis.



EFKen Leasing

Zana za Biashara

- Conduct ESG (environmental, social and governance) assessment of applicants.
- Make recommendations to the Branch Manager of which investments should be progressed.
- For investments agreed with the Branch Manager, prepare investment proposals for the local Credit Committee, using a standard format.
- Participate in the vetting process for equipment suppliers, e.g. performing site visits.

Post-application:

- Take lead responsibility for a portfolio of EFKen customers, monitoring these investments on an on-going basis including reminder phone-calls and regular visits to the customers' business sites.
- Make recommendations to the Branch Manager regarding loan restructuring and/or write-off decisions for these customers.
- Identify any ESG issues within your portfolio and ensure customers are aware of leasing laws.
- Coordinate with the training team to identify customers' skills training needs and ensure proper follow-up for any training received. This could also include helping to coordinate customer networking events.
- Maintain detailed records on EFKen software system.

Investment officer Specification:

Experience:

- i. 2 years' experience in Bank and Financial institutions or related industry.
- ii. Valid driving License

Education Level:

- i. Must have a bachelor's degree from a reputable university.
- iii. Skills required: MS Office, Communication, Analytic, Sales and Marketing, and Problem solving.
- iv. Knowledge of: Mathematics, Business Appraisal and SME Financing.

How to apply:

EFKen is an equal opportunity employer, and the position is open to all qualified candidates. You are required to submit CV and cover letter explaining how the experience detailed CV in the will contribute to the requirements of the position through <https://efken.co.ke/career/>. Unfortunately, due to the large volume of applications we receive, we will not be able to respond to each individual candidate. Only shortlisted will be contacted.