

**SBM Bank**

Nairobi, Kenya

**CANDIDATURES OUVERTES**

# Relationship Manager, Structured Trade Finance

Business development · Conseil financier

**LIEU**

Présentiel sur site · Type de contrat indéfini

Nairobi, Kenya

Salaire : Indéfini

**CANDIDATURE**

place(s) disponible(s)

5 an(s) d'expérience minimum

Date limite de candidature : **28/10/2026**

Publiée le 14/10/2026

## DESCRIPTION DU POSTE

SBM Bank Kenya is a leading and trusted financial institution with an international footprint, headquartered in Mauritius and positioned to offer an unprecedented banking experience in Kenya to niche Retail, SME and corporate clients. Following approval by the Central Bank of Kenya, the bank started its operations in Kenya in May 2017.

### Job Purpose

The Relationship Manager, Structured Trade Finance, is responsible for managing and growing the Bank's structured trade finance portfolio while ensuring effective risk management, transaction monitoring, and operational control.

The role oversees the end-to-end execution of structured trade finance transactions and coordinates with key stakeholders across Business, Credit, Trade Finance, Operations, and Collateral Management. The incumbent ensures compliance with regulatory and internal requirements while driving product development, process improvements, and control enhancements to support business growth, mitigate risks, and deliver excellent customer service.

### Key Responsibilities

#### Portfolio Management and Business Development - 40%

- Manage and grow the Bank's Structured Trade Finance portfolio in line with strategic objectives, risk appetite, and profitability targets.

- Drive innovation and contribute to the development of new structured trade finance products and solutions.
- Identify and pursue new business opportunities within target sectors and markets to expand the Bank's structured trade finance offering.
- Build, maintain, and deepen relationships with corporate customers and key stakeholders to drive portfolio growth and customer retention.
- Develop tailored financing solutions that address customer needs while ensuring adequate risk mitigation and security coverage.
- Maintain high standards of customer service and responsiveness while balancing commercial objectives and risk considerations.
- Identify opportunities to enhance customer experience, operational efficiency, and product competitiveness.
- Recommend and implement process improvements aimed at strengthening controls, reducing turnaround times, and improving service delivery.
- Monitor market trends, commodity developments, industry dynamics, and regulatory changes to support product enhancement and portfolio strategy.

### **Transaction Structuring and Execution — 20%**

- Originate, structure, negotiate, execute, and monitor a broad range of structured trade finance solutions, including collateral management arrangements, receivables financing, supply chain finance, and trade-backed lending structures.
- Support credit appraisal processes by providing transaction analysis, collateral assessments, portfolio performance reports, and risk insights.
- Coordinate with internal and external stakeholders to ensure smooth transaction execution and operational efficiency.
- Oversee the end-to-end transaction lifecycle, including documentation, approvals, disbursement, monitoring, reconciliation, and closure.
- Ensure timely and accurate implementation of approved facility structures and risk controls.
- Participate in annual reviews, covenant monitoring exercises, and facility renewal assessments.
- Serve as the key liaison between Business, Credit, Trade Finance, Operations, Legal, Compliance, and Collateral Management teams.
- Engage effectively with external service providers, including collateral managers, warehouse operators, inspectors, insurers, and legal advisors, to ensure proper transaction administration

and risk mitigation.

### **Portfolio Monitoring and Risk Management — 20%**

- Conduct continuous monitoring of financed transactions, collateral positions, and customer performance to ensure compliance with approved facility terms and conditions.
- Track stock movements, limits utilization, collateral values, insurance coverage, and covenant compliance.
- Identify emerging risks and implement proactive measures to mitigate potential losses arising from market, operational, credit, or collateral-related risks.
- Review transaction structures, security arrangements, and control mechanisms to ensure enforceability and adequacy of risk coverage.
- Conduct periodic portfolio reviews and recommend appropriate remedial actions for exceptions, breaches, or deteriorating credit profiles.
- Prepare and present portfolio performance reports, utilization reports, risk assessments, and management information to relevant stakeholders and management committees.
- Analyze portfolio trends and provide actionable insights to support strategic decision-making and risk management.
- Maintain accurate and timely portfolio records and reporting dashboards.
- Ensure compliance with applicable regulatory requirements, internal policies, credit approvals, operational procedures, and industry best practices.
- Maintain robust operational and credit risk controls to mitigate risks relating to fraud, documentation deficiencies, collateral deterioration, process failures, and funding gaps.
- Support internal audits, regulatory inspections, and compliance reviews by providing timely information and implementing corrective actions.
- Ensure all transactions are appropriately documented and administered in accordance with approved standards and legal requirements.

### **Training and Technical Advisory — 20%**

- Provide technical support, guidance, and subject matter expertise on structured trade finance products and processes across the Bank.
- Conduct training and knowledge-sharing sessions to enhance staff understanding of structured trade finance structures, controls, and risk management principles.
- Promote awareness of best practices and emerging trends within the structured trade finance landscape

## **Customers of this Position**

### **External:**

- All the relevant banks customers, majorly Corporates, larger SMEs.
- Financial institutions both Local and international, and various underwriters.
- Various Stakeholders in the trade industry including the Collateral Managers
- Various other trade counterparties, including the regulators like International Chamber of Commerce (ICC), in cases where arbitration is called for.

### **Internal customers:**

- Relationship and Business development teams
- Trade finance operations department.
- Credit department

## **Knowledge, Skills and Experience required for this Role**

### **Knowledge**

- Deep understanding of international Trade and various governing rules. (Uniform Customs & Practice Rules, International Standards Banking Practice, International Standby Practices) and other relevant provisions of ICC
- Working Knowledge on International Trade Finance tools.
- Working Knowledge on structured trade and commodity Financing and Collateral Management.
- A good knowledge of the CBK's prudential guidelines as pertains to lending
- A good understanding of the Capital Markets; Nairobi Stock Exchange (NSE); Central Bank rules and regulations with respect to the various instruments issued or traded through them.
- Ability to perform financial analytics.
- Intermediate credit skills as well as a good understanding of Corporate/SME Banking

### **Job Experience**

- Minimum Banking experience of at least five (5) years
- Experience in Trade Finance back office or middle office role for a minimum of 3 years with hands-on experience on Structured Trade finance products.

### **Professional Qualifications**

- Bachelor's degree in a business-related field.
- Certified Documentary Credit Specialist (CDCS)

- ACIB/CPA/CPS/AKIB will be an added advantage

### **Competencies required for this Role**

- Ability to work well under pressure.
- Good communication and interpersonal skills.
- Strong marketing, negotiating and decision-making skills.
- Should be thorough, keen to detail and be quality conscious.

### **Method of Application**

Apply through the bank's careers portal (link above).

*Source: MyJobMag Kenya — published 14 October 2026. Deadline: 28 October 2026.*

## **PRÉREQUIS**

---

- Bachelor's degree in a business-related field
- Certified Documentary Credit Specialist (CDCS)
- Minimum banking experience of at least five (5) years
- Experience in Trade Finance back office or middle office role for a minimum of 3 years with hands-on experience on Structured Trade finance products
- Deep understanding of international trade and governing rules (UCP, ISBP, ISP) and other relevant ICC provisions
- Working knowledge of international trade finance tools
- Working knowledge of structured trade and commodity financing and collateral management
- Good knowledge of the CBK's prudential guidelines as pertains to lending
- Good understanding of the capital markets, NSE and Central Bank rules and regulations
- Ability to perform financial analytics
- Intermediate credit skills and good understanding of Corporate/SME Banking
- ACIB/CPA/CPS/AKIB will be an added advantage

## **DOCUMENTS À FOURNIR POUR CANDIDATER**

---

- Curriculum Vitae (CV)
- Attestation de travail

## CONTACT RECRUTEMENT

---

## LIENS UTILES

---

|                |                                                                                                                                                                               |
|----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Offre en ligne | <a href="https://middlefolio.online/offers/relationship-manager-structured-trade-finance">https://middlefolio.online/offers/relationship-manager-structured-trade-finance</a> |
|----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                   |                                                                               |
|-------------------|-------------------------------------------------------------------------------|
| Blog Middle Folio | <a href="https://middlefolio.online/blog">https://middlefolio.online/blog</a> |
|-------------------|-------------------------------------------------------------------------------|

Retrouvez d'autres offres et entreprises sur Middle Folio : **[middlefolio.online](https://middlefolio.online)**