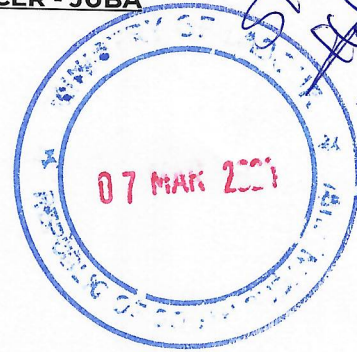




SD, H-3
Approved
MOL
Director
7/3/2024

JOB DESCRIPTION – RECOVERY OFFICER - JUBA

POSITION: Recovery Officer - Juba
DEPARTMENT: Investment
LOCATION: Juba
REPORTS TO: Sr Portfolio Manager/TBC
DATE OF ADVERT: 07/03/2024
DEADLINE: 26/03/2024



ABOUT INKOMOKO

Inkomoko supports entrepreneurs to grow their businesses in order to improve livelihoods, create jobs, and help communities thrive.

Founded in 2012, Inkomoko has worked with more than 60,000 entrepreneurs across East Africa, including thousands of refugee entrepreneurs. Inkomoko provides a combination of training, consulting, access to finance, and market-level systems change. We are the largest lender to refugee entrepreneurs in Africa.

Inkomoko has +380 staff in 30 offices across Rwanda, Kenya, Ethiopia, and South Sudan. Through Inkomoko's 2030 strategic plan, we are adding 4 additional countries to improve the lives of more than 7.6M people by serving more than 550,000 entrepreneurs and investing \$150M into refugee & host communities across Africa.

INKOMOKO VALUES

All staff at Inkomoko are connected to a shared set of organizational values:

- **Purpose:** be solutions-oriented, produce high-quality work, be a global leader.
- **Achievement:** push yourself to reach beyond what you previously thought possible.
- **Improvement:** be humble, engage in continuous growth through open & accurate feedback.
- **Bravery:** willing to take risks, create a safe space for others, be compassionate, inclusive.
- **We Eat Goat:** we celebrate success and support each other in hard times. We do this work together in the spirit of Kulana Sawa, turikumwe, tuko pamoja, abren nen, urang babarengan.

Inkomoko reflects the communities we serve. Displaced persons and women are strongly encouraged to apply.

ABOUT THIS ROLE

The Loan Recovery Officer Key responsibility will be to alert, follow up, recover defaulted loans by conducting site visits, coordinating with local authority, manually settling overdue, blocking accounts of overdue clients, and solving the problems with overdue and defaulted clients.

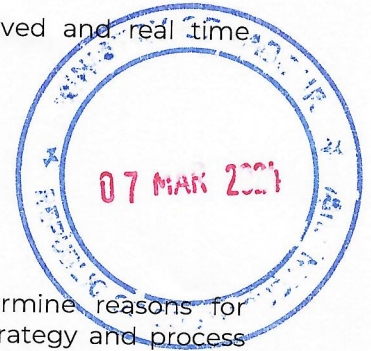
Responsibilities

Loan monitoring (40%)

- Monitor the credit portfolio and evaluate the risk of potential default while recommending recovery solutions
- Identify and escalate repayment irregularities for further management action
- Preparation of monthly portfolio report for Management decision
- Preparation of weekly portfolio reports for credit review meetings



- Compute weekly PAR report including product, individuals and SMES PAR analysis.
- Evaluate product performance through collection and data analysis.
- Provide weekly report on turnover on loan accounts.
- Maintain an effective trigger reporting system of credit impairments and propose corrective actions.
- Provides support to Loan officers, loan managers and compliance officers on non-performing loans
- Call, visit and send periodic reminders to loan customers on scheduled repayments.
- Conduct post disbursement spot checks on customers to confirm loan performance and utilization.
- Monitoring defaulters' repayments to stop recurrent non-compliance.
- Maintain PAR level in compliance with CBK regulations.
- Follow up with Finance department to reconcile payments received and real time transaction postings.
- Responsible for achieving monthly PAR target.
- Negotiate payment plans with defaulters.
- Initiate receivership process with the lawyer



Debt recovery (60%)

- Monitor allocated portfolio of delinquent loans facilities to determine reasons for delinquency by application of sound credit judgment, collections strategy and process within predetermined broad policy guidelines and regulation to minimize credit losses.
- Ensure compliance to Inkomoko's Credit Policy and Procedures regarding management of debt recovery process.
- Maintain and prepare monthly collections reports, updates and status.
- Maintain a consistent reduction of non-performing debts through aggressive recoveries and viable restructuring options.
- Undertake regular and frequent calls, site visits, and follow-ups with the borrowers to implement remedial strategies and action plans for loan recovery.
- Initiate demand and reminder letters to all defaulting customers and review all credit files for proper documentation and monitoring.
- Ensure effective compliance standards are consistently met with both internal and external regulatory requirements by working closely with lawyer.
- Develop and continuously review credit and recovery policies and procedures ensuring their compliance.

CANDIDATE QUALIFICATIONS

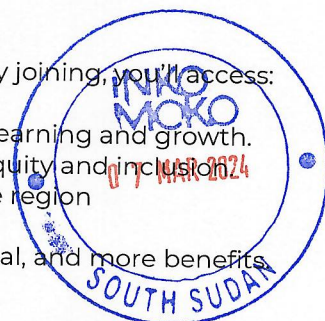
Loan Monitoring and Recovery officer will be a trusted partner of Inkomoko Trustee clients, and basic qualifications Include:

- A university degree in Finance, Business Administration or other related field
- Must speak fluent English, and South Sudanese Arabic and knowledge of other local languages.
- Minimum of 2 years banking of MFIs experience in a credit monitoring /loan recovery role
- Knowledge of MFIs or banking operations, credit risk management, fraud management, Loan Recovery and Debt Management
- Prior experience dealing with customers/debt collection.
- Decisive individuals with ability to deliver unpleasant messages to the debtors and assertive enough to get the debtors pay off the entire debt.
- Comfort with the civil court system, and previous experience in litigation preferred.
- Unrelenting perseverance, personal integrity, and critical thinking skills

WHAT YOU'LL GET

This role is inside a high-growth, mission-driven social enterprise. By joining, you'll access:

- Competitive salary, and potential KPI-based bonus
- Incredible company culture, including deep investment in your learning and growth.
- Diverse colleagues and policies that show our commitment to equity and inclusion
- Talented, passionate, and committed team colleagues across the region
- Ability to make a significant social impact to your community.
- Generous health insurance, staff savings, parental leave, sabbatical, and more benefits



TO APPLY

If you're excited about this role, please submit your cover letter and CV through the application portal or to Inkomoko Officer in Afex River Camps, near Konyo konyo Market, Ngong Road, Juba, South Sudan before 26th March 2024. Please clearly indicate the position you're applying for at the right corner of the envelope. You can as well submit your cover letter and CV through the application portal <https://inkomoko-job-portal.web.app/home>

Tell us about what you'll bring to this growing company.

Inkomoko is committed to justice, diversity, equity and inclusion. As we seek to reflect the communities we serve, refugees and women are strongly encouraged to apply. As a company we have policies that ensure fair treatment in the application process.

NB: Only shortlisted candidates will be contacted. Employment is conditional upon successful background checks and other verification as needed.

All offers of employment will be subject to satisfactory references and background screening checks. Inkomoko also participates in the [Inter Agency Misconduct Disclosure Scheme](#), In line with this Scheme, we will request information from job applicants' previous employers about any findings of sexual misconduct, fraud, or abuse. By submitting an application, the job applicant confirms his/her understanding of these recruitment procedures.

