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Approved  
MOL

SI Inspector  
7/3/2024



**JOB DESCRIPTION – SENIOR INVESTMENT OFFICER - MABAN**

**POSITION:** Senior Investment Officer -Maban  
**DEPARTMENT:** Investment  
**LOCATION:** Maban - South Sudan  
**REPORTS TO:** Investment Manager  
**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:

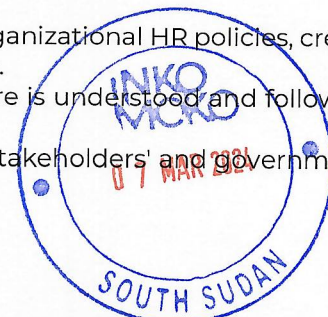
- **Purpose:** be solutions-oriented and produce high-quality work and be a global leader.
- **Achievement:** push yourself to reach beyond what you think is possible.
- **Improvement:** be humble and committed to continuous learning and growing through giving and receiving open and accurate feedback.
- **Bravery:** willing to take risks, create a safe space for others, be compassionate, inclusive.
- **Kulana Sawa/Turikumwe/Tuko Pamoja/ Abren Nen ("We are together"):** appreciate your colleagues, celebrate success, and support each other in hard times.

**THE OPPORTUNITY & RESPONSIBILITIES**

Inkomoko Senior Investment Officer is responsible for the items below:

**Management (20% time)**

- Coordinate loan officer's staff in Inkomoko South Sudan, setting their work plans, and maintaining weekly staff check ins.
- Be aware at all times of key goals and develop daily strategies to achieve those goals in alignment with budget and culture.
- Work with Loan manager and Portfolio Director to plan and manage the budget, staffing, and other resource needs to deliver program outcomes.
- Interpret, apply, and ensure departmental compliance with applicable donors and local policies, laws, and regulations.
- Ensure all staff under your supervision are compliant with organizational HR policies, credit policy and implement disciplinary actions when they are not.
- Be a good ambassador in ensuring the organizational culture is understood and followed through by all staff under your supervision.
- Represent the company in a highly professional manner in stakeholders' and government meetings and events in the absence of a Loan manager.



- Acting the loan manager in her absence.
- Elevate important trends, risks, and other notable activities to management.

### **Due diligence and Contracts preparation (40%)**

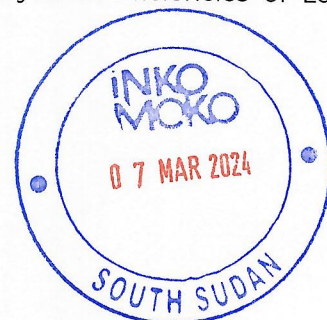
- Respond to inquiries from prospective borrowers, support them to apply for our loan products.
- Introduce the loan products to entrepreneurs, explaining the requirements for repayment and the seriousness of taking on debt financing.
- Introduce the loan products to SMEs, Refugees and host community entrepreneurs,
- Conduct due diligence on prospective borrowers, including site visits, document preparation, coordination with the Business Development Associate, etc.
- Communicate all materials to the Loan manager and Portfolio Director and assist in preparing credit reports for Investment Committee meetings.
- Take photos of entrepreneurs, have them sign photo waivers, and post their stories on Kiva platform.

### **Portfolio management (20%)**

- Offer excellent customer service through daily conversations, correspondence, and site visits as needed to maintain strong positive relationships with borrowers.
- Work with Inkomoko to ensure borrower success and Visit clients for monitoring.
- Track information about borrowers and communicate effectively with key stakeholders about client Status. Actively participate as a key staff in the weekly Portfolio Review Meeting.
- Maintain a tracking system of borrower payments and contact information.
- Interact with government leaders, cot.Jrt system, refugee's and host communities' stakeholders and others for follow up on lack of payments.
- Work with the Finance & Admin Director/Accountant to reconcile the lending transactions.
- Ensure that we are adhering to the requirements of our Kiva, BNR, RDB, CRB and other regulatory entities.
- Detailed knowledge of lending products
- Other duties as assigned by supervisor.

### **Loan Management System (20% time)**

- Maintain and demonstrate proficiency with loan software applications.
- Work with system providers to utilize applications to fullest capacity, streamlining processes and procedures, ensuring accuracy and compliance.
- Assist with system parameters and design to meet the needs of multiple departments.
- Manage user security access.
- Direct loan input (system boarding) and verification procedures for all loans.
- Ensure proper segregation of duties, develop, and maintain work flows for all stages of loan input.
- Advise the Management team how to automate key lending processes.
- Supervise all aspects of the loan operations. This supervision includes posting of payment, payoffs, and balancing, disbursing loan funds.
- Ensure lending staff is provided with updates and procedural changes.
- Participates in the review and recommendations of operational systems and procedures.
- Successfully interact with lending staff to improve accuracy and efficiencies of Loan management system.
- Other duties as assigned by supervisor.



## CANDIDATE QUALIFICATIONS

The Senior Loan Officer will be a trusted partner of Inkomoko clients, and basic qualifications Include:

- University degree in Finance or other related field,
- Must speak fluent English and South Sudanese Arabic. Knowledge of other local languages is a plus,
- 3+ years of work experience in relevant or applicable field,
- Experience in group savings and group lending investments is preferred,
- Strong financial and accounting skills; familiarity with business financial policies in South Sudan
- Experience in investment management, microfinance, capital leases, and access to finance for Micro businesses and SMEs is STRONGLY preferred,
- Prior experience dealing with customers/debt,
- Prior experience in a lending environment,
- Experience providing business advice to entrepreneurs,
- Prior experience in Investment management system software,
- Decisive individuals with ability to deliver unpleasant messages to the debtors and assertive enough to get the debtors pay off the entire debt,
- Experience in managing difficult clients and reaching positive outcomes,
- Very strong attention to details and good follow through,
- 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 a tremendous opportunity to work in a high-growth, mission-driven organization. Our compensation includes both a great culture and a competitive market-based package, including:

- Incredible company culture, including deep investment in your learning and growth, and a commitment to inclusion and diversity.
- Opportunity to work with a talented, passionate, and committed team of professionals across the region.
- Ability to make a significant social impact and contribute to economic growth.
- Competitive salary, and potential KPI-based bonus
- Favorable policies like health insurance, staff savings program, parental leave, sabbatical program, and more.

## **TO APPLY**

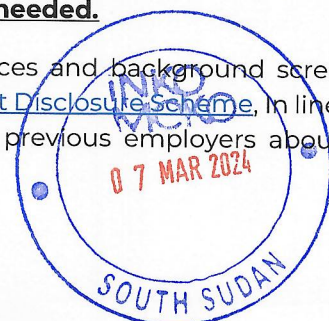
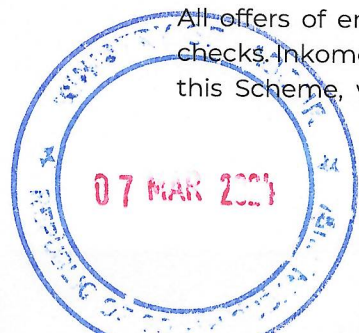
**If you're excited about this role, please submit your cover letter and CV through the application portal or to Inkomoko Officer in Afex River Camps, near Konyo konyo Market, Ngong Road, Juba, South Sudan before 26<sup>th</sup> March 2024. Please clearly indicate the position you're applying for at 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 Organization.

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 for interviews. 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.

**This position is for South Sudanese Nationals only. Women are encouraged to apply.**

