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Approved by
Inspector of Labour



JOB DESCRIPTION – INVESTMENT OFFICER

POSITION: Investment Officer
DEPARTMENT: Investments
REPORTS TO: Investments Manager
LEVEL: Midlevel
LOCATION: Juba, South Sudan

ABOUT INKOMOKO

Inkomoko supports entrepreneurs - including refugees and displaced people - to grow their businesses in order to improve livelihoods and to create thriving communities.

Founded in 2012, Inkomoko has worked with nearly 60,000 entrepreneurs, and provides a combination of training, consulting, access to finance, and market-level systems change. Inkomoko has 350+ staff in 18 offices across Rwanda, Kenya, Ethiopia, and South Sudan with plans to reach 550,000 clients in the coming years.

Inkomoko opened as an INGO in South Sudan in July 2023 with headquarters office in Juba, and programming in Central Equatorial State and Upper Nile. In year one, we will serve 600 entrepreneurs. In order to achieve this, we are looking for highly-skilled colleagues to launch the company and expand the work in the coming years.

ABOUT THE OPPORTUNITY & RESPONSIBILITIES

Inkomoko is currently seeking a qualified Investment officer who will support our team in the coordination of our program activities and work directly with our entrepreneur clients in the South Sudan camps

DUE DILIGENCE AND INVESTMENT PREPARATION (60%):

- Respond to inquiries from prospective borrowers; support them to apply for our facility/investment products.
- Introduce the investment products to entrepreneurs, explaining the requirements for repayment and the seriousness of taking on debt financing.
- Conduct investment appraisal, detailed information (personal, business, and guaranties), and arrange to open new investment accounts.
- Prepare and execute investment contracts and arrange for disbursement of investment in kind.
- Conduct due diligence on prospective borrowers, including site visits, document preparation, coordination with the Business Development Advisors and Business Associates, etc.
- Communicate all materials to the Portfolio Manager, and assist in preparing credit reports for investment Committee meetings.
- Take photos of entrepreneurs, have them sign photo waivers, and ensure entrepreneurs' stories are posted on the Kiva platform for fundraising with all correct information.

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 the Inkomoko South Sudan Business Development Services team 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.
- Work with the Finance & Admin team to produce invoices for payments and monthly reconciliation of investment department transactions.
- Interact with government leaders, court systems and others for follow up on lack of payments.
- Ensure that we are adhering to the requirements of our Kiva partnership, including reporting and journaling.
- Other duties as assigned by supervisor

INVESTMENT MANAGEMENT SYSTEM (20%)

- Update both disbursements and investment repayments in the Investment Management System (LMS-powered by Odoo)
- Maintain and demonstrate proficiency with investment 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
- Ensure proper segregation of duties, develop and maintain work flows for all stages of investment
- Advise the Management team how to automate key lending processes
- Supervise all aspects of the investment operations. This supervision includes posting of payment, payoffs, and balancing, disbursing investment funds
- Ensure lending team 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 efficiency of investment management system
- Prepare related reports and administer the system
- Other duties as assigned by supervisor

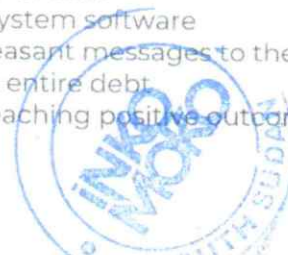


CANDIDATE QUALIFICATIONS

Successful candidates will be passionate about the power of entrepreneurship to improve lives and communities. They will embody Inkomoko's values of being aligned to our purposes, solutions-oriented, and willing to put in the time and effort to reach exceptional outcomes.

Minimum 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
- Experience in group savings and group lending investments is preferred
- Experience in Islamic lending and practice is STRONGLY 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



- Unrelenting perseverance, personal integrity, and critical thinking skills
- 2+ years of work experience in relevant or applicable field
- Must be able to legally work in South Sudan.

INKOMOKO VALUES

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

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

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

To apply for this position please submit a cover letter, CV, and salary expectations via www.inkomoko.com/careers by 15th September 2023.

Applications will be reviewed on a rolling basis and the expected starting month of this position is October 2023.

Hand delivery of applications should be done to INKOMOKO office, located at Afex Hotel, Juba.

If you have any questions, please address them to the Director of People & Culture peopleteam@inkomoko.com

DEADLINE: Open until filled. Please apply as soon as possible. Only qualified candidates will be contacted for additional information.

