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Approved
28/7/2026

MINISTRY OF LABOR
28 JUL 2026
REPUBLIC OF SOUTH SUDAN

INKO MOKO

JOB DESCRIPTION- RECOVERY OFFICER - JUBA

POSITION: Recovery Officer - Juba
DEPARTMENT: Investment
LOCATION: Juba- South Sudan
REPORTS TO: Investment Manager
Advert Start Date: 28th July 2026
Closing Date: 17th Aug 2026

ABOUT INKOMOKO

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

In 2026, Inkomoko was listed by the *Financial Times as the 5th fastest-growing company in Africa,* supporting entrepreneurs across East and Central Africa to grow thriving businesses and build inclusive, resilient economies.

Founded in 2012, Inkomoko has worked with more than 100,000 entrepreneurs, including thousands of refugee entrepreneurs. Inkomoko provides a combination of training, consulting, access to finance, and market-level systems change. We are the largest investor to refugee entrepreneurs in Africa.

Inkomoko has 900+ staff in 50 offices across Chad, Ethiopia, Kenya, Rwanda, and South Sudan. Through Inkomoko's 2030 strategic plan, we are adding 3 additional countries to serve more than 550,000 entrepreneurs and growing our $30M loan fund to impact 7M lives.

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 turikumwe, tuko pamoja, abren nen, urang babarengan.

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

ABOUT THE OPPORTUNITY & RESPONSIBILITIES

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.

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KEY 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 with 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 lawyers.
- Develop and continuously review credit and recovery policies and procedures ensuring their compliance.

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WHO WE ARE LOOKING FOR

Education & Experience

- 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 of 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 a tremendous opportunity to work in a high-growth, mission-driven organization. Our compensation includes a great working environment and competitive compensation:

- Competitive salary, and potential performance-based bonus
- Benefits including health insurance, annual leave, staff savings program, parental leave for men and women, sabbatical program, and more.
- Incredible company culture, including deep investment in your learning and growth, and opportunities for career growth;
- Opportunity to work with a talented team of professionals across the region;
- Ability to make a significant social impact and contribute to economic growth;

TO APPLY

If you're excited about this role, please submit your CV through our online job portal (https://inkomoko-job-portal.web.app/home) or Hand deliver to Inkomoko Office at Africa Building 5th Floor, Plot 63 Block AXIII Hai Malakal, Juba, South Sudan by Aug 17th, 2026. Please clearly indicate the position you're applying for at the right corner of the envelope.

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 applying, the job applicant confirms his/her understanding of these recruitment procedures.

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