

JOB DESCRIPTION - HEAD OF INVESTMENT - SOUTH SUDAN

POSITION: Head of Investment
LOCATION: Juba - South Sudan
REPORTS TO: Regional Portfolio Director
DATE OF ADVERT: 07/01/2025
CLOSING DATE: 24/01/2025

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 and Central 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 650+ staff in 40 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.

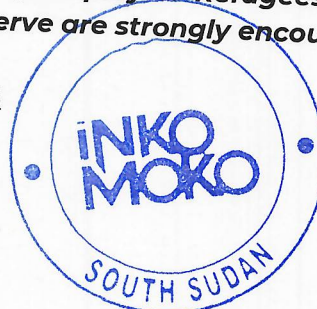
INKOMOKO VALUES

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

- **Purpose:** be solutions-oriented, produce high-quality work, and 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, and inclusive.
- **We Eat Goats:** we celebrate success and support each other in hard times. We do this work together in the spirit of turikumwe, tuko pamoja, abren nen, Kula na sawa, On est ensemble.

Inkomoko is an affirmative action/equal opportunity employer. Refugees, women, and persons who reflect the diverse communities we serve are strongly encouraged to apply.

ABOUT THE OPPORTUNITY AND RESPONSIBILITIES





This is a new position for Inkomoko, with the opportunity for driving our lending strategies, managing portfolios, and contributing to the overall growth and success of the organization. You will lead a team of Lending professionals, collaborate with various departments, and provide strategic insights to optimize our Lending opportunities in the South Sudan market.

Specifically, the position responsibilities include:

Lending Strategy Development: Formulate, communicate, and execute Lending strategies aligned with the organization's objectives and risk tolerance. Identify market trends, opportunities, and potential risks to drive informed Lending decisions.

Team Leadership: Provide strong leadership to the Lending team, fostering a collaborative and results-oriented environment. Set performance expectations, provide coaching and mentorship, and ensure professional growth of team members.

Risk Management: Develop and implement risk management strategies to mitigate potential losses. Work closely with the risk management team to ensure compliance with internal and external regulations.

Client Relations: Build and maintain strong relationships with clients, understanding their Lending preferences and long-term financial goals. Provide transparent communication and updates on portfolio performance.

Performance Reporting: Prepare regular Lending performance reports and present them to senior management, clients, and stakeholders. Use data-driven insights to illustrate the effectiveness of Lending strategies.

Financial Forecasting: Collaborate with finance and accounting teams to develop financial models, forecasts, and projections related to Lending activities. Ensure accurate budgeting and resource allocation.

Compliance and Ethics: Ensure compliance with legal, regulatory, and ethical standards in all Lending activities. Uphold the highest level of integrity and professionalism in all interactions.

Expansion & External Relations

- In consultation with the Regional Portfolio Director, develop the refugee program and SMEs lending expansion strategies in South Sudan
- Setting up South Sudan lending training and coaching all lending teams while maintaining a health portfolio in South Sudan
- Implement refugee lending expansion in South Sudan and work in deep collaboration with South Sudan's Managing Director.
- Support government relations, legal registration, and compliance with local lending regulation.





- Lead all Inkomoko South Sudan lending staff across the locations, setting Goals, performance reviews, and maintaining strong oversight to produce deliverables for various stakeholders.
- Plan and manage the budget, staffing, and other resources to effectively deliver lending program outcomes in South Sudan
- Ensure lending in South Sudan programs comply with applicable donors and local laws and central bank of South Sudan regulation.
- Represent Inkomoko at relevant external meetings, including taking initiative to identify opportunities for outreach, collaboration, and partnerships that can support and accelerate Inkomoko growth;
- Communicate effectively with donors and other stakeholders to ensure relationships are developed and maintained that promote program and organizational success.
- Regular travel to country offices and other events required by the Regional Portfolio Director.

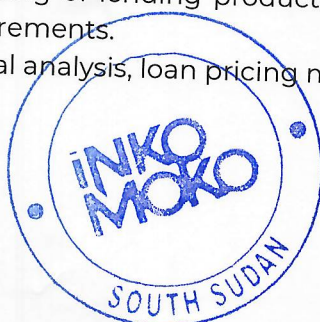
Portfolio Management

- Offer excellent customer service through daily conversations, correspondence, and site visits as needed to maintain strong positive relationships with borrowers.
- Work with the 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 key staff in the weekly Portfolio Review Meeting.
- Maintain a tracking system of borrower payments and contact information.
- Interact with government leaders, the court system, refugee has and host communities' stakeholders and others for follow up on lack of payments.
- Ensure that all lending staff in South Sudan are adhering to the requirements of our Kiya partnership, including reporting and journaling
- Active monitoring of loan repayments and overall performance.
- Loan assessment, appraisal and disbursement
- Chairing credit/facility committees under the Head of investment's approval rights,
- Other duties as assigned by the supervisor.



WHO WE ARE LOOKING FOR:

- A Bachelor's or Master's degree in Finance, Business Administration, or a related field is required. Additional certifications or advanced degrees in finance or risk management is a plus.
- **+8 Years of extensive experience in lending, credit risk management, and financial services, preferably in a leadership role. Demonstrated success in developing and executing lending strategies and managing loan portfolios.**
- In-depth understanding of lending products, credit risk assessment, loan underwriting, and regulatory requirements.
- Familiar with financial analysis, loan pricing models, and industry trends.





- Strong leadership and management abilities to motivate and guide a team of lending professionals. Excellent decision-making skills, strategic thinking, and the ability to manage competing priorities.
- Proficiency in financial analysis, risk assessment, and credit evaluation. Ability to interpret complex financial data, identify trends, and make data-driven recommendations.
- Excellent verbal and written communication skills to effectively interact with internal and external stakeholders. Strong presentation skills to convey lending strategies and portfolio performance to senior management.
- Proven ability to build and maintain relationships with key stakeholders, such as clients, regulators, and industry peers. Strong negotiation and influencing skills to drive business growth and manage partnerships.

WHAT YOU'LL GET

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

- Competitive salary, and potential KPIs-based bonus
- Incredible Organizational culture, including deep Lending 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 application through the application portal. <https://inkomoko-job-portal.web.app/home>. Alternatively, you can drop your CV and Cover letter to Inkomoko Office at APTECH Africa Building 5th Floor, Plot 63 Block AXIII Hai Malakal, Juba, South Sudan by 24th January 2025 deadline. Please clearly indicate the position you're applying for at the right corner of the envelope. 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 an organization, 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.

