



## Open Position: Analyst/Associate, Credit Portfolio Management

*Call for Applications*

### **About IIX:**

IIX is *the* pioneer in impact investing and the global leader in sustainability. We have transformed the financial system so that women, the environment and underserved communities are finally given a value and a voice in the global market. Over the past decade, we have built the world's largest crowdfunding platform for impact investing ([Impact Partners](#)), created innovative financial products such as the [Women's Livelihood Bond](#), operated award-winning enterprise technical assistance programs such as [IIX ACTS](#), and established an [Impact Institute](#) for training and education. To date, our work has spanned 46 countries, unlocked close to US\$200 million of private sector capital and positively impacted over 80 million direct and household lives and avoided over a million tons of carbon. The foundation of IIX's work is its proprietary [Impact Assessment](#) which effectively measures the social and environmental impact of the investment and gives value to the voices of the underserved. IIX has received numerous awards for its work including the Oslo Business for Peace Award, the 'Nobel Prize for Business.' Our mission is to create an inclusive financial system where women, the environment, and underserved communities are valued and have a voice. We aim to create a billion sustainable livelihoods by 2030.

### **About IIX's Women's Livelihood Bonds™**

IIX's Women's Livelihood Bonds™ are uniquely structured fixed-income financial instruments which pool together a group of high-impact enterprises and issues a collective bond. These bonds differ from traditional Social Impact Bonds as they mobilize private sector capital to generate positive social impact worldwide, offer financial returns independent of social outcomes, and are able to be listed on both social and traditional stock exchanges.

The Women's Livelihood Bond (WLB) Series, conceptualized and structured by IIX, is supported by a diverse range of stakeholders from the public, private, and philanthropic sector including DBS Bank Ltd, ANZ Banking Group, the Rockefeller Foundation, the Clinton Global Initiative, the U.S. Agency for International Development (USAID), the Australian Department of Foreign Affairs and Trade (DFAT), Shearman & Sterling, Hogan Lovells, and the Japan Research Institute, among others. The WLB Series aim to support a select group of high-impact enterprises in South and Southeast Asia and the Pacific Islands. The WLB1, the first in the series was issued in July 2017 and is projected to empower over 385,000 women across Southeast Asia through increased credit access, market linkages, and affordable goods and services. The WLB2 was issued in January 2020.

For more information, please visit [www.iixglobal.com](http://www.iixglobal.com).

### **About a career with IIX:**

You will join a highly effective team that provides you with an un-paralleled hands-on exposure to the Impact Investing and Social Finance space. You thrive in applying finance skills to tackle development issues and excel in creating solutions using structured strategies and innovative programs that address and solve the world's most pressing problems, from food security to inclusive finance to clean energy. You aim to become a global development leader who has a passion for international development and to get involved in work that makes a difference.

When you join IIX, you embark on a rewarding career where we are heavily invested in your professional development, as we will build on your strengths and help you gain new skills with training, coaching,

encouragement and guiding you in the right direction. It is a value addition to advance your career, providing you invaluable exposure to the rapidly growing impact investing space.

You WANT to instigate change.

As a successful team member, you should be:

- **Mission driven:** Commitment to social finance and impact investing as a path to unlock society's potential to effect social change is essential for a happy and successful tenure at IIX.
- **Results oriented:** At IIX, we manage toward impact maximization and produce measurable returns. These results strengthen the ecosystem and transform existing realities by helping impact enterprises magnify their impact and scale.
- **Resourceful:** While IIX is a seasoned stakeholder in the impact enterprise and impact investing space in Asia, we pride ourselves on creating new opportunities. Being resourceful and skilled at mobilizing human, financial and political resources to achieve IIX's mission is a key part of the role.

Some of our clients include foundations such as the Rockefeller Foundation and Bank of America-Merrill Lynch Foundation, corporations such as Standard Chartered Bank and KKR, international non-profits such as Oxfam and World Vision, multilateral institutions such as the Asian Development Bank, UN Agencies such as UNDP, and government agencies such as USAID and Sida.

IIX is currently developing various funding vehicles, following the successful WLB1 in July 2017 and WLB2 in January 2020, to provide financing to high-impact enterprises in Asia and the Pacific Islands.

#### **Duties and Responsibilities:**

IIX seeks a Credit Portfolio Management professional who will support/lead the credit process for IIX's lending products, including its existing and future Women's Livelihood Bond loan portfolios. The successful candidate will be involved in both monitoring the performance of existing loan portfolios for outstanding bond instruments and for identifying and analyzing prospective new borrowers as IIX expands its lending activities.

Monitoring activities will include liaising with borrowers to monitor financial performance and compliance with covenants as well as the preparation of quarterly and annual financial reports for submission to investors and program partners. The successful candidate will track and assess the borrowers' performance and share accurate results and frequent progress updates with investors and partners. This individual serves as part of the first line of defense in identifying and mitigating obligor's risk in existing and proposed debt products.

Credit analysis related to new lending activities will include helping to identify potential borrowers – including both microfinance institutions and other high-impact enterprises in the region – and to analyzing these potential borrowers based on IIX's lending criteria. The individual will work directly with teammates in the Innovative Finance team to drive credit analysis, underwriting of credit exposure and active risk management of the credit portfolio. This individual will provide subject matter expertise and manage the overall delivery of lending products to assigned clients.

#### **Primary Responsibilities**

- Provide support in the active origination and screening of potential borrowers for the WLB portfolios
- Analyse financial and impact information and reports relating to borrowers and potential borrowers;
- Analyse current and past financial data; review current financial performance and identify trends
- Craft investment rationale and draft investment proposals for the investment committee
- Monitor and interpret economic, market, and sector fundamentals, risks and opportunities
- Provide transaction support on transactions including support on desk due diligence, financial analysis, deal structuring, documentation and transaction closure
- Monitoring of WLB portfolio investments as well as markets in which they are operating

- Provide day-to-day operations support for credit risk management and transaction management

In addition, the Credit Portfolio Management Associate/Manager will support the structuring and development of new bond instruments and other funding vehicles that IIX may develop, while also contributing to IIX's other strategic initiatives and organization-wide operational efforts, such as partnership and/or product development. This aspect of the role may involve proposal writing and the preparation of pitch decks for funding agencies, potential partners, or others.

The position is expected to be based in Singapore but could be based in Indonesia for a suitable candidate. More experienced candidate maybe considered for the manager role.

**Qualifications for the Associate position:**

**Required:**

- Bachelor's degree; MBA or Masters degree a plus
- Three to five years as a financial analyst; direct credit experience in a lending institution; SME lending a plus; emerging South and Southeast Asian markets a plus
- Strong quantitative skills, expert problem-solving ability, adeptness in the use of logic
- Excellent financial analysis skills
- Demonstrable capability to report findings in a clear, concise and persuasive manner.
- Attention to detail and the ability to identify verification issues and data patterns
- Excellent knowledge of excel and spread sheeting as a tool for analysis and database management
- Strong interpersonal skills; Relationship management and client facing experience a plus
- Excellent written and verbal communication; Demonstrated ability to prepare written memos and reports fluently in English
- High comfort level working in a relatively flat, non-hierarchical environment

**Preferred:**

- Experience living and working in a variety of cultures, particularly in Asia. Time spent in developing countries is an advantage.
- International development and/or impact enterprise or MFI experience
- Academic or professional experience with IIX sector specializations (including renewable energy, sustainable agriculture, inclusive finance, technology access, rural healthcare services, education)
- Fluency or proficiency in one or more regional languages
- Willing to travel around South & Southeast Asia (once travel restrictions are lifted)
- Candidate with more years of experience maybe considered for the manager role.

**Submission:** Please submit a resume and cover letter to [jobs@iixglobal.com](mailto:jobs@iixglobal.com). Qualified candidates will be considered and contacted by a member of the IIX team for interviews. IIX is an equal opportunity employer.