



Open Position: Credit Analyst/Associate

Call for Applications

About IIX:

Impact Investment Exchange ([IIX](#)) is the pioneer in the impact investing movement and a 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](#)), operated award-winning enterprise technical assistance programs such as [IIX ACTS](#), created innovative financial products such as the [Women's Livelihood Bond](#) and established an [Impact Institute](#) and [Research & Advisory](#) to build the sustainable investing market. To date, our work has spanned **53 countries**, unlocked **US\$217 million** of private-sector capital, and positively impacted over **140 million** direct and household lives, and avoided over 1.4 million tons of carbon. The foundation of IIX's work is [IIX Values](#), an innovative impact verification solution for every organization, which effectively measures the social and environmental impact of an investment and gives value to the voices of the underserved. IIX recently launched the [Orange Bond Initiative](#) to unlock \$10 billion in the capital markets by 2030 and impact 100 million women in the last mile. IIX's numerous awards for its work include the Oslo Business for Peace Award, the P4G State-of-the-art Partnership award, the UN Global Climate Action Award and most recently the Environmental Finance's Award for Innovation.

For more information about IIX, please visit 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 tackling development issues and excel in creating solutions using structured strategies and unprecedented 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 candidate to join our team, 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 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, WLB2 in January 2020, WLB3 in January 2021 and WLB4 in December 2021 to provide financing to high-impact enterprises in Asia and the Pacific Islands.

Duties and Responsibilities:

IIX seeks a Credit Analyst/Associate who will support 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

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
- Candidate with more years of experience maybe considered for the manager role.

Start Date: Immediate

Submission: Please submit a cover letter and a resume to jobs@iixglobal.com; a test on technical knowledge will also be required if you are shortlisted. Qualified candidates will be considered and contacted by a member of the IIX team for interviews and discuss your skills, interest and experiences. IIX is an equal opportunity employer.