



## **Investment Officer - Latin America**

*Mexico City (other Latin American locations considered) - Full time  
Reporting to the Head of Latin America*

### **About Lendable**

[Lendable](#) is a tech-enabled impact lender that provides debt to FinTechs who offer financial services to underbanked consumers and small businesses. We have built the technical and financial infrastructure to understand business performance, underwrite startup risk and deploy credit confidently in emerging and frontier markets. We have helped more than 1.8m people access fair loans and deployed over \$330m to fintechs across Africa, Asia, and Latin America.

We have reached first close on our fourth fund, backed by notable DFI and impact investors, and are scaling our team to support increased demand. Our diverse team consists of investors, data scientists, technologists, and people who care about supporting each other and our clients. We are passionate about helping underbanked communities gain access to fair financial services.

### **About The Role**

You will be our first Investment Officer in the region and will work closely with the Head of Latin America to cover the market and develop strategies to deepen Lendable's presence in the region.

You must be passionate about fintech, private credit, and financial inclusion. You will be expected to lead deals from day 1, as well as manage deal and portfolio management processes from end-to-end. You will be responsible for expanding our knowledge and exposure in new and existing markets, including fully owning origination in countries that you cover. You will work closely with the rest of the Investment Team and Head of Latin America to formulate plans for origination, deal execution and strategic projects in Latin America. You will also work closely with the whole Lendable team, particularly the Risk, Legal and Data Science teams to execute and close transactions.

**Responsibilities:**

- Build a pipeline of the best technology-enabled lenders, marketplaces and payment providers in the region and move them through the pipeline from prospects to clients.
- Own structured debt deals from origination through to closing.
- Work closely with the team to negotiate terms, structure transactions, run due diligence and underwriting processes, and present transactions to the IC.
- Contribute to the Latam origination and product strategy by researching the markets, forming relationships within the industry and actively pursuing target clients.
- Monitor existing positions and manage client relationships.

**Experience:**

- Minimum 5-6 years of experience in finance
- 3+ years working in private credit or structured debt
- Some experience with fintech in Latam's emerging markets
- Professional experience in Latin America is preferred, particularly in large target markets (Mexico, Colombia, Brazil and Peru)

**Competencies:**

- Technical capability
  - Strong fundamental credit analysis and financial modeling, with the ability to interpret client models and create independent forecasts
  - Strong judgment to be able to determine the most important risk factors in a transaction and determine clear focus for deal selection and ongoing monitoring
  - Ability to understand fintech financial models and business plans
  - Ability to understand the structuring of credit transactions, legal terms and security packages
  - Filter and structure deals to create a portfolio that fits Lendable's mandate and risk parameters
- Origination
  - Laser focused on closing deals and managing internal and external clients to tight deal calendars and prudent underwriting standards
  - Understand and promote Lendable's key strengths to win competitive deals
  - Ability to understand clients and communicate investment theses in various settings, ranging from an elevator pitch to an investment committee defense
- Market knowledge
  - Has in-depth market knowledge and can provide the team with local insights on counterparties and market trends
  - Leverages existing relationships with fintechs, VCs, DFIs, advisors and others to help source deals

- Client orientation:
  - Cares deeply about client experience and treats clients as partners
  - Balances the risk and commercial sides of client relationship management
  - Communicates clearly with clients, ensures alignment on deal terms and anticipates clients' needs
- Language:
  - Proficiency in Spanish and English required; Portuguese not required but is an advantage

**Applied Values:**

- Judgment
  - Brings strong, high-quality clients to the Investment Committee
  - Distills signal from noise to make decisions and escalate, when required
  - Anticipates internal and external questions and concerns, and preemptively provides detailed analysis on key risks and mitigating factors
- Rigorous Communication
  - Responsive, collaborative, and thrives on direct communication
  - Communicates with stakeholders immediately and directly
  - Remains calm and manages stressful deal experiences with a steady hand
- Team Player
  - Has a collaborative, supportive and team-focused approach
  - Puts ego aside and gets involved in every aspect of the investment process
  - Open to learning and adapting to Lendable's values and investment approach
- Being Demanding
  - Solutions-oriented self-starter, can move deals forward despite roadblocks or transaction complexity
  - Respectfully challenges colleagues to help Lendable improve as a firm
  - Maintains relationships of mutual respect with clients, so that both sides can be demanding of each other, when needed

**What we offer:**

- Stimulating, inquisitive, and fun colleagues - a group of people who care about social justice, diversity, and inclusion above all
- Flexible working set up
- Market competitive salary
- Strong health insurance package that includes dental, vision, and mental health coverage
- Paid new parent leave policy
- The chance to engage in truly impactful and meaningful work

Persons of all gender, race, sex, orientation, age, and identity are encouraged to apply. We will ensure that individuals with disabilities are provided reasonable accommodation to participate in the job application or interview process, to perform crucial job functions, and to receive other benefits and privileges of employment. Please contact us to request accommodation.

For those interested in applying for this role please send your CVs to [careers@lendable.io](mailto:careers@lendable.io)