



INVESTMENT DIRECTOR
London¹
Full-Time (reporting to the Deputy CIO)

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 3m people access fair loans and deployed over \$350m to FinTechs across Africa, Asia, and Latin America.

We recently closed 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.

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ABOUT THE ROLE

We are looking for an individual to join Lendable's investment team to provide senior level engagement to the due diligence and closing of credit transactions. You are a seasoned private credit investor with a track record of closing high-quality transactions. You must be passionate about fintech, private credit, and financial inclusion.

Responsibilities:

- Provide hands-on engagement to advanced pipeline transactions, working with regional investment teams to provide oversight and direct input into the deal assessment, structuring, and closing process
- Oversee due diligence, identifying and providing guidance on risks, mitigants, and risk/reward trade offs.
- Serve as deal-team expert recommending structures and security packages appropriate to the stage of borrower, geographic market, and underlying asset profile
- Provide commercial oversight and input on legal documentation and negotiation
- Work with urgency in moving transactions through a high-quality, high-touch deal execution process
- Coach and mentor team members

¹ Candidates must have right to work in envisioned location

**Experience:**

- Minimum 10 years of experience in finance
- 5+ years working in private credit or structured debt
- Experience with receivables backed financing in emerging markets
- Professional experience in fintech, at an operating company or as an investor preferred but not required

Competencies:

- Transaction execution
 - Demonstrated track record of owning and closing multiple structured credit transactions
 - Detail oriented project manager who can drive accountability while overseeing a multi-stakeholder transaction process
 - Experience in providing mentorship and coaching to team members
- Technical capability
 - Fundamental credit analysis experience
 - Strong demonstrated judgment in identifying the most important risk factors in a transaction, assessing structural mitigants, and making recommendations to internal stakeholders
 - Ability to understand fintech financial models and business plans
 - Advanced experience in the structuring of credit transactions and identifying appropriate security packages. Preference for experience with both on- and off-balance sheet and multi-jurisdictional transaction structures
 - Experience with the commercial side of legal documentation and history of partnering with internal and external legal counsel in the negotiation, documentation, and closing process
 - Experience in some of Lendable's target markets (Southeast Asia, Africa, and/or Latin America) preferred
- Client orientation:
 - Ability to manage conversations with C-suite counterparties
 - 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

Applied Values:

- Judgment





- Distills signal from noise to make decisions and escalate, when required whilst proposing solutions
- 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
 - Works with urgency but acts with diplomacy
 - 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

Compensation:

- Market competitive salary
- Benefits including life insurance, health insurance, company pension in line with statutory requirements, paid new parent leave, sponsored training and development

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 with 'Investment Director application' in the subject line.

