



**Strengthening  
nonprofits and  
the communities  
they serve.**

*Sharing a mission of change*  
SINCE 1988 CELEBRATING 30 YEARS

**Illinois**

333 South Wabash Ave.  
Suite 2800  
Chicago, IL 60604  
312 629 0060

**Indiana**

The Platform  
202 East Market St.  
Indianapolis, IN 46204  
317 860 6900

**Michigan**

3011 West Grand Blvd.  
Suite 1715  
Detroit, MI 48202  
313 309 7825

**Missouri**

911 Washington Ave.  
Suite 203  
St. Louis, MO 63101  
314 588 8840  
  
3105 Gillham Road  
Kansas City, MO 64109  
816 335 4200

**Ohio**

500 South Front St.  
Suite 125  
Columbus, OH 43215  
614 484 1811

**Wisconsin**

215 North Water St.  
Suite 225  
Milwaukee, WI 53202  
414 563 1100

**IFF**

**Position Description**

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**Title:** Credit Analyst

**Reports to:** Managing Director of Credit and Policy

**Department:** Capital Solutions

**Department Function:** Maintain a program of flexible loan products to targeted nonprofits; design programs to assist the target market obtain loans and needed financial assistance.

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**The Organization**

IFF improves the world by strengthening nonprofits and the communities they serve. As a mission-driven lender, real estate consultant, and developer, IFF helps communities thrive by creating opportunities for low-income communities and persons with disabilities. Key to our success has been a deep sense of purpose, a broad perspective, and a relentless focus on achieving positive results. Across the Midwest, we help clients from every sector, including human service agencies, health centers, schools, affordable housing developers, and grocery stores.

IFF is looking for candidates with a commitment to the work it does and can demonstrate their creativity, detail-orientation, diligence, efficiency, enthusiasm, flexibility, organization, thoughtfulness, and sense of humor.

Our staff of nearly 100 professionals works from our Chicago headquarters, and we also serve the Midwest from six regional offices: Indianapolis, IN; Detroit, MI; Kansas City, MO; St. Louis, MO; Columbus, OH; and Milwaukee, WI.

### **Basic Job Function**

Responsible for supporting the loan origination process by analyzing applicant financial, project and management capacity and preparing loan recommendations. Work closely with lenders across all IFF sectors and states on loan opportunities to determine long-term fit with IFF mission and credit requirements. Manages and maintains database information with responsibility for data integrity.

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

1. Support the underwriting of loan opportunities.
  - a. Work directly with originations team lenders and potential borrowers to fully assess the applicant, project and financing request.
  - b. Spread applicant's financials and provide historical analysis of applicant's financial strengths and weakness in order to assess capacity for new debt.
  - c. Compare liquidity, profitability, and credit histories of organization being evaluated with similar organizations within industry environment to determine risk relative to sector.
  - d. Input relevant information into loan evaluations and summaries.
  - e. Analyze borrower budget and projections to assess and stress test debt service capacity.
  - f. Assist lender with write-up and presenting at loan committee.
  - g. Provide an assessment of the collateral and contribution to risk mitigation.
  - h. Complete a risk rating of the proposed borrower(s).
2. Build and maintain complete records in the Loan Management System ("LMS") from inquiry through loan approval.
  - a. Ensure LMS records are completed to track status of loans as they move from application to commitment stage including key data on source of loan, date of inquiry and other process points.

- b. Ensure a complete record in LMS on the account including key contacts, project information and impact data.
3. Support the Portfolio Management team in entering information on current clients and other post close monitoring.
  - a. Coordinate as needed obtaining information necessary.
  - b. Ensure that Portfolio Management team receives all relevant information for post- close relationship management and that files are complete.
4. Research and provide updates on nonprofit sectors or environment to inform the lending team on opportunities and risks emerging in certain sectors.
5. Perform other projects as assigned.

Performance Measures:

1. Complete, accurate, and thoughtful analysis and communication of lending risks and mitigants for loan applications.
2. Proactively seeks solutions to identified issues and challenges relating to loan program implementation.
3. Timely, accurate and comprehensive analyses and reporting.
4. Cultivates a culture of openness in information sharing. Encourages open communication, cooperation, and the sharing of knowledge.
5. Models personal accountability that promotes ownership and engagement.
6. Builds and maintains effective working relationships with colleagues, peers and team members.
7. Values and supports differences in others, contributing to an inclusive work environment. Demonstrates the ability and willingness to communicate



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effectively with people of diverse backgrounds and experiences to create a collaborative, collegial, and caring community.

8. High level of satisfaction with both internal colleagues and external contacts.

**Position Qualifications:**

Education: Bachelor's Degree required, preferably in business, accounting or finance or equivalent experience in a similar position.

Previous Experience: Two years of experience in the areas of accounting, financial analysis, or credit for commercial, industrial and nonprofit organizations required. Ability to perform financial statement analysis including spreading financial statements and assessing cash flow metrics preferred.

Special Knowledge & Skills:

1. Analytical and business writing skills required to determine credit risk and to prepare credit presentations.
2. Experience with commercial real estate or community development collateral and lending a plus.
3. Proficiency in Microsoft Excel.
4. Demonstrated interest in nonprofit sector.

Unusual Requirements: Occasional evening and weekend work.

**Application Instructions: Please submit a cover letter, resume and salary requirements to [careers@iff.org](mailto:careers@iff.org) with "Credit Analyst" in the subject line.**

*IFF values equity, diversity and inclusion as part of its mission to strengthen nonprofits and the communities they serve. IFF is an equal opportunity employer.*