Title: Managing Director of Lending – Southern Region

Reports to: Senior Vice President – Capital Solutions

Department: Capital Solutions

Department Function: Maintain a program of affordable, flexible loan products for targeted nonprofit and for-profit organizations aligned with IFF’s mission; design products and programs to assist the target market obtain loans and needed financial assistance.

The Organization

IFF strives to execute on our mission to strengthen nonprofits and the communities they serve. As a mission-driven lender, real estate consultant, and developer, IFF helps communities thrive by supporting nonprofits and other organizations 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 continued focus on impact. We partner with clients in many sectors across the Midwest, including human services, healthcare, education, affordable housing and healthy food access.

IFF seeks mission-aligned candidates that bring creativity, detail-orientation, diligence, efficiency, enthusiasm, flexibility, organization, thoughtfulness, and a sense of humor to the work.

Our staff of over 100 professionals works from our Chicago headquarters, and six regional offices: Indianapolis, IN; Detroit, MI; Kansas City, MO; St. Louis, MO; Columbus, OH; and Milwaukee, WI.
Basic Job Function

Provides leadership and management of all lending activities in Missouri, Kansas and Southern Illinois (IFF’s Southern Region). In conjunction with the Executive Director, Southern Region, provides leadership for regional business development and sales activities in order to execute on IFF’s Southern Region Market Plan. In conjunction with the SVP Capital Solutions, the Managing Director is responsible for setting regional lending and program goals and supporting the sourcing, approval and closing of loans to target market borrowers. Develops and maintains visibility and relationships with nonprofits and relevant government, association networks, and other stakeholders to promote IFF.

Job Duties and Responsibilities:

1. Provides leadership and management of the Southern Region loan origination programs and staff to set and meet IFF’s Southern Region lending business goals.
   a. Working with the Southern Region Executive Director, hire, train, and support regional and sector Lenders to target, source, evaluate and approve new business opportunities.
   b. Manage lending staff across the Southern region with regard to meeting production and professional development goals and fostering a positive and collaborative team environment. Expectation for regular travel.
   c. In coordination with other lending staff, develop and maintain a pipeline of business to support lending goals and program commitments.
   d. Guide lenders in the prescreening, underwriting, structuring and presentation of loans to loan approval committees.
   e. Provide oversight for other Southern Region loan staff including support on complex transactions.
   f. Work with SVP-CapSol, Executive Director and lenders on programs, products and new lending initiatives to ensure effective marketplace execution and high level of customer satisfaction.
   g. Develop relationships as appropriate with significant existing and potential borrowers to develop market knowledge and promote IFF’s programs.
h. Work with Managing Director Portfolio Management and local portfolio management staff to ensure successful customer relationships and coordinated communications.

2. Develops new lending programs and products to expand IFF’s capital investment opportunities and capacity.

   a. Work closely with SVP Capital Solutions, Executive Director and Lenders to identify and explore opportunities for new initiatives or product/program enhancements.
   b. Support Finance and Resource Development with IFF applications for new programs and funding from Treasury, foundations, investors and other funding sources.
   c. Collaborate with Structured Finance, Social Impact Accelerator, and RES staff to develop and execute on comprehensive solutions, initiatives or programs requiring loan capital and/or lender resources.
   d. In coordination with the SVP-CapSol and Portfolio Management staff, supports the financial and risk goals of IFF’s lending and capital investment business.
   e. Participate as a voting member of IFF’s internal credit committee and assess risks, mitigants and optimal structuring of individual loan requests.
   f. Ensure new products and programs incorporate the appropriate risk criteria and capital investment parameters.
   g. Develops and administers the regional lending budget and reports regional business development and lending activities to SVP CapSol.
   h. Provides recommendations on new and improved lending programs, policies and procedures; marketing materials; application forms; tracking procedures; and general communications; in particular guidance leading to the success of the loan program.

3. Represents IFF at conferences, seminars, presentations and other events to support overall IFF goals, programs and visibility. Work with other IFF staff to support and coordinate implementation of special IFF initiatives.
4. Maintains required job knowledge and skills and core professional competencies. Attend and participate in required educational programs and staff meetings.

5. Performs other duties as assigned.

Performance Measures:

1. Achievement of department lending and program goals in region.

2. High level of customer satisfaction with IFF products and services.

3. Leadership in maintaining IFF’s role as a full partner to the nonprofit and community development sectors.

4. Successful management of individual staff and overall team.

5. Complete, accurate, timely, and thoughtful analysis for full understanding of underwriting and lending issues on loan recommendations, and portfolio and risk assessment reports.

6. Identifies and recommends solutions to issues and problems relating to loan program implementation and role of IFF throughout the region.

7. Active collaboration with Marketing and Communications staff. Increase in regional business development network.

8. Strong collaboration with Real Estate Solutions and other IFF departments to support implementation of RES work, special initiatives or other IFF business objectives.

9. Cultivates a culture of openness in information sharing. Encourages open communication, cooperation, and the sharing of knowledge.

10. Models personal accountability that promotes ownership and engagement.
11. Builds and maintains effective working relationships with colleagues, peers and team members.

12. Values and supports differences in others, contributing to an inclusive work environment. Demonstrates the ability and willingness to communicate effectively with people of diverse backgrounds and experiences to create a collaborative, collegial, and caring community.

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

**Position Qualifications:**

**Education:** MBA or MA strongly preferred, preferably in business, accounting, finance, or community development. A Bachelor’s degree plus five years additional relevant experience may substitute for an advanced degree.

**Previous Experience:** Minimum of ten years of experience in banking, commercial banking, commercial real estate lending, or community and economic development, required with a track record of growth and increasing responsibility. Experience in marketing financial programs required. Demonstrated competence in commercial real estate lending, cash flow and project analysis, underwriting, structuring and lending policies and procedures. Strong knowledge of St. Louis, Kansas City and Southern region. Experience managing teams preferred.

**Special Knowledge & Skills:**

Knowledge of community development principles and real estate finance and development. Familiarity with construction and lending practices and terminology; good interpersonal skills; high level written and oral communication and presentation skills, experience in formal presentations; proficient computer software user, including spreadsheets and databases. Thorough understanding of nonprofit financial statements. Ability to think creatively about problems. Ability to work in and with all communities in the region. Ability to represent the interests of IFF and the department at all levels of government and with community and civic leadership. Network of contacts with nonprofit agencies or leaders a plus.
Unusual Requirements: In addition to travel throughout the region, the Managing Director will spend time in Chicago as required. Occasional evening and weekend work; able to inspect active construction project sites.

Application Instructions: Please submit a cover letter, resume and salary requirements to careers@iff.org with “Managing Director of Lending -Southern Region” 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.