



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

Sharing a mission of change

Illinois

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

Indiana

One Indiana Square
211 North Pennsylvania St.
Suite 2375
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

4177 Broadway Blvd.
Suite 100
Kansas City, MO 64111
816 335 4200

Ohio

172 E. State St.
Suite 203
Columbus, OH 43215
614 484 1811

Wisconsin

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

IFF

Position Description

Title:	Managing Director of Lending – Southern Region
Reports to:	Chief Lending Officer and SVP 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 is a mission-driven lender, real estate consultant, and developer that helps communities thrive. 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 healthy food grocery operators. Staff contribute extensive business experience and an unrivaled connection to the mission of IFF to the clients we serve.

IFF is looking for candidates with a commitment to the work we do who can demonstrate their creativity, diligence, enthusiasm, growth-mindset, thoughtfulness, and passion to make meaningful change in the areas of economic and racial justice.

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 with Grand Rapids, MI, and Cleveland, OH, offices opening in 2021.



Basic Job Function

Responsible for loan production including business development, networking, relationship management, and loan approval and closing. Identify new business and relationship opportunities. Work with staff to implement sales and networking activities. Analyze and evaluate loan applications and make appropriate recommendations regarding loan approval. Participate in overall portfolio monitoring.

Job Duties and Responsibilities:

1. Primary borrower relationship manager for assigned region's lending activities. Responsible for sourcing, underwriting, seeking approval, and facilitating the closing and monitoring of loans, including those requiring complex structuring.
 - a. Responsible for guiding prospective borrowers through the loan application, approval and closing process.
 - b. Screens projects for alignment with IFF and department mission and objectives. Evaluates loan requests, including the agency's financial condition and projections, site analysis and building plans, potential risks and other relevant data to support a recommendation of whether or not to make a loan. Follow up as necessary with agency and others to obtain additional information.
 - c. Coordinating as necessary with Chief Credit Officer and credit team to underwrite, structure, package and present loan recommendations for approval to loan committees.
 - d. Support IFF's Customer Relationship Management database with data input to ensure that accurate and comprehensive information on all aspects of loan program is readily available, from initial contact through project closing and long-term monitoring. Contribute quantitative and narrative materials for marketing and communications, fundraising, and required reporting.
 - e. Coordinate with IFF Closing and Legal team, borrower, attorneys, and others to facilitate closing process in timely and efficient manner.



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- f. Work with the Portfolio Management team to support post-close monitoring including customer check-ins or site visits as required. Coordinate customer relationship management with Portfolio Management and support effective relationship communications.
2. Lead business development efforts to build and maintain a strong loan pipeline. Coordinate with Marketing to implement appropriate marketing, business development and sales activities.
 - a. Develop and pursue business leads from existing network of clients, nonprofit organizations, centers of influence, community leaders and other partners.
 - b. Respond in a timely manner to inquiries from prospective borrowers, providing information regarding IFF lending programs, assessing loan readiness, and assisting as necessary to prepare loan submissions and related paperwork.
 - c. Conduct presentations or workshops for customers and prospective borrowers
 - d. Introduce IFF Real Estate Solutions team to clients and prospects as appropriate.
3. Participate with other Capital Solutions staff to research, develop, and improve lending programs, policies and procedures, marketing materials, application forms, tracking procedures, program goals, and general communications.
4. Provide guidance and mentorship to credit analysts.
5. Maintain required job knowledge, skills and core professional competencies. Attend and participate in required educational programs and staff meetings.
6. Perform other duties as assigned.

Performance Measures:



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1. Achievement of lending and program goals for Southern Region and Capital Solutions Department
2. Complete, accurate, and thoughtful analysis of underwriting and lending considerations on all loan applications
3. Solutions to identified issues and challenges relating to loan program implementation.
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 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 or equivalent combination of education and/or experience required, preferably in business, accounting or finance.

Previous Experience: Minimum of seven years' experience in banking, finance, or real estate finance required. Demonstrated competence in commercial lending terminology and credit and financial statement analysis. Successful history of business development and relationship management.

Special Knowledge & Skills: Familiarity with the nonprofit or community development sector strongly preferred; familiarity with construction and lending practices and terminology; strong interpersonal skills; comfortable in presentation



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and workshop situations; proficient computer software user, including spreadsheets (Excel) and databases.

Unusual Requirements: Some travel within the Midwest including occasional overnight travel; 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 “Senior Lender-St. Louis” 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.