

Posted: May 2010

### Job Announcement

Position: Investment Officer, North  
Supervisor: Vice President of Lending - Origination  
Location: Cambridge, Massachusetts, USA  
Start Date: July/August 2010  
Contact: Carolyn Hwang  
Human Resources & Office Manager  
jobs@rootcapital.org

### SUMMARY

The Investment Officer (IO) will be responsible for the following activities: identify potential investments; conduct due diligence visits when needed and analyze the potential investments using rigorous financial, environmental, and social criteria, mainly of prospects and clients in United States and Europe; negotiate the structure of the investment; prepare proposals and reports for the Credit Committee or as requested; and maintain relationships with clients in order to monitor investments, and gather information for Root Capital financial analyses. Occasionally, the Investment Officer, North will support the Regional Directors and other Investment Officers, conducting the same activities described above for clients in Latin America and Africa. Fluency in written and spoken English and Spanish is mandatory. In addition, candidates should have advanced financial analysis ability and experience with banking, investment funds, or importing/distributing companies, strong interpersonal and negotiation skills, an ability to work in a team and multi-task, and be passionate about supporting the advance of Root Capital's mission of conserving vulnerable natural resources and promoting equitable social development in rural areas of Latin America.

### MISSION AND HISTORY OF ROOT CAPITAL

*Root Capital's mission is to pioneer finance for grassroots businesses that build sustainable livelihoods and transform rural communities in poor, environmentally vulnerable places.*

Root Capital is a nonprofit social investment fund that is pioneering finance for grassroots businesses in rural areas of developing countries. We provide capital, financial education, and market connections to small and growing businesses that build sustainable livelihoods and transform rural communities in poor environmentally vulnerable places.

Through innovative approaches to development finance, Root Capital aims to fill the "missing middle" of finance - serving organizations caught in the gap between microfinance and traditional banking. We provide loans ranging on average from \$25,000 to \$1,000,000 to rural enterprises and agricultural entrepreneurs that link small-scale farmers and artisans to competitive markets. Since our launch in 1999, we have provided more than \$150 million in credit to 254 grassroots enterprises in 30 countries, maintaining a 99% repayment rate from our borrowers and a 100% repayment rate to our investors. Headquartered in Cambridge, Massachusetts, Root Capital currently has associated offices in Costa Rica, Mexico, Peru and Kenya.

## PRIMARY RESPONSIBILITIES

1. Collect, verify, and analyze information about potential or existing investments. Actively seek opportunities, communicate as needed, and promote our services to generate investment projects in priority sectors: sustainable products imports, and distribution, sustainable agriculture, forest products, certified wood, sustainable fishing, ecotourism, and handcrafts.
2. Perform due diligence for projects at every phase of prospect development. Apply financial, environmental, and social criteria to existing and prospective investments, and provide recommendations to compliance, improvement, and environmental monitoring systems.
3. Give recommendations based on due diligence or monitoring, specifically if and how to proceed with an investment. Collaborate with the appropriate persons within an organization on the negotiation, structure, and legal documentation of investments.
4. Build and maintain relationships with clients and monitor the activities of approved investments.
5. Establish key operational indicators for each organization/project. Periodically revise management, financial, and environmental reports submitted by these enterprises, and incorporate new and updated projections when evaluating Root Capital investments.
6. Prepare Investment Proposals to be presented to and considered by the Credit Committee. Submit additional reports about operations, according to the needs of the Lending Team.
7. Maintain relationships with counterparts in the non-governmental, public, industry, and investor sectors to: identify and evaluate potential projects; monitor and provide business assistance to active investments; and represent Root Capital. Construct a network of professional resources linked to our financial sector.
8. Perform commercial and or financial of buyers of the Root Capital's clients.
9. Support Vice President of Lending - Origination in other activities as needed.

## QUALIFICATIONS AND EXPERIENCE

1. Five years of commercial or other relevant lending experience, preferable with emphasis in Trade Credit. Advance knowledge of investment and financial analysis is necessary.
2. Bachelor's degree in Finance, Economics or related field is required.
3. Master's Degree in Business Administration (MBA), Finance, Economics, or related field preferred.
4. Fluency in written and spoken English and Spanish is required.
5. Demonstrated ability in promoting services and generating prospects.
6. Ability to work independently, while coordinating with others in a team effort. Ability to work under pressure, set and meet deadlines, and coordinate a wide variety of activities at the same time. Strong organizational skills are required.
7. Ability to travel within the United States, Europe, Africa and Latin America
8. Strong experience with Excel is a must. Additional knowledge of financial and/or database management software is a plus.
9. Ability to handle confidential information about the transactions and business activities of Root
10. Capital and our clients.
11. Strong interest in the field of environmentally and socially responsible investments.

## APPLICATIONS AND NOMINATIONS

More information about Root Capital is available at [www.rootcapital.org](http://www.rootcapital.org).

**We encourage applicants to apply by June 25, 2010. Applications received after this date will be reviewed on an ongoing basis.**

Applications including a resume and cover letter describing your interest, qualifications, language abilities, salary requirements, and how you learned of the position should be sent to: [jobs@rootcapital.org](mailto:jobs@rootcapital.org). Please type IO North followed by your name (Last, First) as the subject line of your email (e.g. "IO North – Marrero, Marc"). Finalist candidates will be required to provide at least three work-related references and submit to a background check.

*Root Capital is proud to be an equal opportunity employer.*