



Donor Funded Staffing Program

TOR No:	2025-026
Title:	Junior Professional Officer (Investment Analyst)
Grade:	UC
Division/VPU:	IFC- Financial Inclusions, Financial Institutions Group (IFC-CFGFI) IFC Industries Vice Presidency (IFC-CELVP)
Duty Location:	Washington, D.C
Appointment Type and Duration:	Two-year Term Appointment

BACKGROUND

IFC — a member of the World Bank Group — is the largest global development institution focused on the private sector in emerging markets. We work in more than 100 countries, using our capital, expertise, and influence to create markets and opportunities. Our mission is to leverage the power of the private sector to end extreme poverty and boost shared prosperity on a livable planet. IFC is unique for both its regional and global prospective, development focus, long-term approach to investments, ability to leverage the resources of the entire World Bank Group, as well as its commitment to maximizing the value of its portfolio companies through sustained assistance. The Financial Institutions Group (FIG) is one of the main industry groups at IFC, responsible for managing roughly 40% of IFC’s overall business in terms of volume and capital at risk. FIG engages in a wide range of sub-sectors including Microfinance, small and medium enterprise (SME) finance, Gender finance, Climate finance, Insurance, Capital Markets, Housing finance, Distressed Assets, Payments, Fintech, and other areas, with both investment and advisory services delivered to IFC’s clients through its global network. The sustainability and growth of micro, small and medium enterprises (MSMEs) is key to the World Bank Group’s twin goals to reduce extreme poverty and boost shared prosperity. IFC’s Committed MSME Portfolio has grown to ~ US\$20.2 billion as of December 2023. FIG including Trade Finance contributes 89% of IFC’s total MSME portfolio. FIG continues to generate new MSME business, the annual new business commitment over the last five years is approximately \$4 billion, on average. MSME financing is a core part of FIG’s business. While some FIG investment clients (e.g., a small microfinance institution, debt fund manager or fintech) may themselves qualify as SMEs, the bulk of FIG’s MSME impact is achieved by supporting our clients’ lending to MSMEs. Working through financial service providers (FSPs) such as banks, micro-finance institutions, leasing companies and fintech lenders is a highly efficient way for IFC to reach MSMEs. FSPs have the capacity to locally onboard, underwrite, monitor, and services MSME loans at scale. While MSMEs are a key engine of growth in emerging and developing economies, access to finance remains a key constraint to grow their businesses and create jobs. Therefore, engaging with FSPs and enabling financing to MSMEs is a key strategy priority for IFC.

The position of Investment Analyst (IA) will be part of the Financial Inclusion team within the FIG Global team based in Washington DC. One of the key priorities for the Financial Inclusion team is to create global and replicable investment solutions to address the MSME financing gap. In May 2023, IFC’s board approved the establishment of MSME Finance Platform, a new US\$4 billion financing platform that will provide risk capital for eligible financial service providers serving MSMEs in

emerging markets with a particular focus on those that are women-owned and those supporting climate and agriculture. The Platform also includes an innovative mobilization mechanism structured to help IFC mobilize up to US\$4 billion of additional funding to MSMEs. The MSME Finance Platform complements the Small Loan Guarantee Program (SLGP), an existing IFC platform since 2018, which offers credit risk mitigation through risk sharing facilities (RSFs) to partner FSPs. Under SLGP, IFC executes individual risk sharing agreements with eligible FSPs in eligible countries to share 50% of SME portfolio risk operating in their local markets. These RSFs help address both supply-side and demand-side market failures, which are constraining access to finance for SMEs, for instance informality of SMEs, lack of credit and financial information and inadequate collateral. The IA will have a wide range of evolving responsibilities in line with strategic priorities of FIG's Financial Inclusion Group. This includes helping support and manage the deployment of the above-mentioned investment solutions as well as help structure and process new innovative solutions for MSME finance. The selected candidate will also participate and support the research, and knowledge management agenda of the Financial Inclusion team.

DUTIES AND RESPONSIBILITIES

The responsibilities of the IA will include but are not limited to:

- Support the senior global leads to manage the day-to-day tasks and activities required to deploy the MSME investment solutions.
- Support pipeline development and management by working closely with regional FIG teams and helping process investment transactions in MSME finance.
- Maintain dashboards of investment portfolio and pipeline for MSME investments.
- Support portfolio management and reporting of the sub-projects under the MSME Finance Platform and SLGP
- Support the development and processing of new MSME solutions.
- Create and design pitch books and operations manuals for the MSME investment solutions.
- Work with impact measurement specialists to ensure enhanced monitoring and analysis of development impact of IFC's investments in the MSME space.
- Create and maintain dashboard to monitor development impact of the MSME investment solutions.
- Participate in execution of transactions for globally led transactions as appropriate.
- Analyze industry trends and prior transactions to develop new business and improve portfolio performance.
- Disseminate knowledge across the industry group and promote knowledge-sharing within FIG as well as more broadly across IFC.
- Organize and maintain TEAMS and intranet pages for the Financial Inclusion Teams
- Collaborate across global units, including strategy, blended finance to effectively deploy the investment solutions and structure new MSME initiatives.
- Ad hoc activities within FIG.

Note:

The selected candidate will not be assigned to programs involving their own government such as donor coordination and trust fund management.

SELECTION CRITERIA

- Master's degree in finance, economics, or other related areas.
- Minimum 3 years of relevant experience in emerging markets investment related areas, including debt and equity.
- Strong credit skills and excellent business judgment.
- Ability to develop complex financial models.
- Keen interest in development finance and multicultural environments.
- Highly motivated, committed to highest ethical standard, ability to work successfully in multicultural teams and across boundaries.
- Open to feedback and willingness to learn.
- Demonstrated ability to balance multiple priorities and meet tight deadlines.
- Effective team player in multi-cultural and multi-location environment and ability/experience with providing guidance, professional development, and quality control of work products.
- Strong commitment to innovation and knowledge management.
- Ability to communicate clearly and concisely both orally and in writing.
- Excellent written and verbal communication skills in English.
- Highest standards of ethical integrity, transparency, and fairness.
- Technology savvy professional, with a passion for global development.
- International exposure, especially to the emerging markets, cultural sensitivity, and willingness to travel extensively.