

Capital Markets Lead

The Role

The Director of Capital Markets manages access to capital, oversees capital planning, develops risk management functions, and collaborates with various teams to optimize financial strategies. The role is responsible for ensuring access to capital to support the long-term growth of RoadFlex. You will oversee capital planning for the group, spanning multiple business lines, geographies, and funding structures.

What you'll do

- Establishing and leading our capital markets function, including the design and implementation of an organizational structure tailored for achieving the group's goals and objectives
- Manage current debt facilities across multiple instruments including: warehouses, asset-based lines, term loans, and convertible notes
- Leading all aspects of forming new credit facilities, including credit analysis, cash flow modeling, structuring, negotiation, due diligence, and legal documentation.
- Ensure compliance with all debt covenants and reporting requirements
- Recommend, negotiate, and execute on new structures and facilities to ensure access to diverse funding sources
- Day-to-day operating management of credit facilities, including flawless reporting, covenant compliance, validation of customer and payment tapes, and cash settlements, in collaboration with our finance team
- Key elements of product development and risk management, collaborating with internal teams to develop and refine products that meet the needs of both our borrowers and investors
- Recruiting, managing, training, and developing new team members to build and grow our Capital Markets function

Your background

- 6+ years of experience in capital markets including 5+ years experience in FinTech, SMB Lending or Banking, preferably with experience in a debt capital markets function.
- Strong relationships with corporate, structured product and securitization funding sources, including investment banks and regional banks, hedge funds, insurance companies, pensions, endowments and family offices
- Superior financial modeling skills, with experience modeling and evaluating structured credit transactions, and desire to "roll up your sleeves" to own analyses with extreme attention to detail

- Detailed knowledge of business lending requirements, bank partner origination models, and third-party service providers (e.g., trustees, backup servicers, valuation agents)
- Outstanding communication skills: ability to articulate investment merits to potential capital partners, manage the investor diligence process, and participate in sourcing new investors
- Deep personal drive to help people improve their financial live