



<b>Job title</b>	<i>Small Business Lending Manager</i>
<b>Reports to</b>	<i>Chief Operating Officer</i>
<b>Designation/Classification</b>	<i>Full-time, Exempt</i>

### **About Community Investment Corporation**

Community Investment Corporation (CIC) believes that a just and equitable economic system must eliminate structural barriers for communities who have been historically underserved by financiers. We must empower those in need of a financial boost and a trusted hand, but struggle to find help through traditional means. CIC is a financial empowerment nonprofit that gives members of our community who are often shut out and left behind in an imperfect capitalist system, access to the knowledge and financing they need to pursue new opportunities because a more equitable society is a more just society.

If you are highly motivated, professional, live by the motto “work hard play hard”, can adapt to change to produce results, and are committed to helping unlock the door to prosperity for all members of our community to meaningfully participate in our economic system, then CIC might be the place for you.

CIC offers a 32- or 40-hour work schedule to accommodate a lifestyle that makes sure you have the time to focus on what matters to you most. We are continual learners, learning from each other and from our community. We are a culture of “pleases” and “thank yous” and believe that every member of our teams is valuable and essential to the functioning of the whole. We have fun together while doing meaningful work in our community.

### **Job purpose**

The Small Business Lending Manager (SBLM) will be responsible for the origination and administration of loans in CIC’s small business lending program, which serves all of southern Arizona. The SBLM will identify businesses that are in need of a loan, provide technical assistance as needed to assist business owners in becoming application ready, underwrite and recommend loans to management, oversee the documentation and funding process, and manage the borrower relationship throughout the life of the loan. The SBLM, in conjunction with CIC’s leadership team, will develop and manage partnerships with community nonprofit organizations, social enterprises, and governmental entities that can increase their impact through lending. Administrative duties include effective utilization of CIC’s loan servicing and customer relationship management software, Portfol, including improving processes to ensure accurate data entry and report creation.

Please note that this is a salaried position and is not commission based.

### **Duties and responsibilities**

- Provide financial education and technical assistance to assist business owners in compiling loan packages.
- Manage existing portfolio of loan clients to include all aspects of servicing loans including negotiating modifications, handling delinquencies and defaults, posting of payments as needed, reporting and maintaining customer relationships.
- Identify loan opportunities in Tucson and throughout southern Arizona.

- Underwrite loans using independent judgment and critical thinking in the compilation of key financial data for the accurate representation of credit risk in loan requests including global cash flow, collateral, industry, and management analyses, and overall repayment capacity.
- Spread financial statements and tax returns and analyze historical performance; review proformas for reasonableness.
- Independently complete underwriting in accordance with current regulations, compliance terms, CIC policy, and legal requirements.
- Accept credit requests directly from borrowers; make initial decision with regard to declination or proceeding in the credit request process.
- Develop in conjunction with COO appropriate loan covenants to provide advance warning of potential credit risk and mitigate losses; develop proper loan structures.
- Build network of stakeholders through a variety of communication channels (but to include face-to-face meetings) with financial institutions, civic and business organizations, government entities, and nonprofit organizations throughout southern Arizona.
- Represent CIC within the community, serve as program contact person and participate in relevant community awareness activities.
- Create network of external resources in support of small businesses.
- Set and meet goals for program growth (or market share preservation) within the context of the current lending market and its trends.
- Develop cost-conscious growth and scaling strategies that prioritize community impact and cost-recovery for programs and that are in line with CIC's greater strategic direction.
- Other duties as assigned.

### **Skills**

- Adept at underwriting business and personal financial statements and tax returns.
- Capacity to accurately and consistently maintain several tasks at once.
- Principles and techniques of effective communication to include written composition and public speaking.
- Computer (and Microsoft Office Suite) literate. Extensive experience with Excel.
- Knowledge of finance and accounting.
- Ability to negotiate loan terms.
- Technologically savvy and knowledgeable with willingness to explore new ways technology can assist with remote support of clients.
- Planning, organizing and coordinating program activities.
- Comfortable and adept at making presentations in front of diverse audiences.
- Event planning and implementation.

### **Personal Characteristics**

- Must be a highly motivated, self-starter who has the ability to work autonomously and with limited supervision.
- Must have integrity and value transparency
- Empathetic
- Entrepreneurial
- Industrious
- Diligent

### **Qualifications**

#### **Required:**

- Bachelor's degree in business, finance, economics or a related field (experience may substitute for education)

- 2 years' experience working in a similar position at a bank, credit union, or other institution/nonprofit involved in lending
- Experience analyzing financial statements and tax returns

**Desired:**

- 1 year working at or with nonprofit organizations and/or with underserved populations
- Bilingual (strongly desired)

**Working conditions**

- Willing to travel via car in rural areas of Southern Arizona (between 10% and 20%, but up to 50% for short periods of time depending on needs of the program).
- Willing to work occasional evenings and weekends as necessary for outreach, marketing, and business development training events.

**Physical requirements**

Must be able to lift up to 30 lbs in order to carry materials and supplies as needed.

**Direct reports**

None at this time.

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