



Southwestern Region Small Business Lender

Status: Full-time | Salary, Exempt

Reports to: Director of Lending

Work Location: Mountain BizWorks serves the mountains region of North Carolina with offices in Asheville and Boone. This position will be expected to live and work in the southwestern counties of [Mountain BizWorks's WNC service area](#) (Haywood, Transylvania, Jackson, Swain, Macon, Graham, Clay, & Cherokee Counties) with work from home as an option.

About Mountain BizWorks:

Mountain BizWorks (www.mountainbizworks.org) is passionate about serving Western North Carolina as a non-profit community development financial institution (CDFI) providing tailored small business lending and peer learning services. Our mission is to build a vibrant and inclusive entrepreneurial community in Western North Carolina by helping small businesses to start, grow, and thrive. When small businesses succeed, we all prosper.

Mountain BizWorks is seeking to create a diverse work culture that closely matches the diversity of our client base and the communities we support. Our seven core values are modeled by our team and incorporated throughout business operations: equity, inclusivity, collaboration, stewardship, sustainability, entrepreneur-centric, and local.

Purpose:

The Small Business Lender originates, underwrites, and efficiently processes small business loan requests from a wide range of businesses from startups to established businesses preparing for expansion; works closely with staff in the field to meet loan and portfolio management metrics, and lending department objectives related to impact, portfolio quality, and strong team dynamic.

Position Responsibilities/Essential Functions:

Provide efficient and high-quality risk assessment that enables the Lending program to meet impact, loan production and portfolio management objectives:

- Analyze historical and projected cash flow and assess business viability through interviews with business owners and the review of loan applications, tax returns, income statements, bank statements, references and any other relevant data necessary to assess actual cash flow.

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- Analyze and review other credit decision factors including the assessment of loan use, income and employment verification, review of credit reports, analysis of borrowers' collateral and assets.
- Assess the overall credit risk against Mountain BizWorks' underwriting guidelines and potential for future loss based primarily on cash flow and the ability to repay, including credit and secondary source of repayment.
- Make decisive loan recommendations that clearly articulate and make a compelling case for a loan decision to appropriate approval authorities.
- Efficiently process complete application packages, including screening packages against product guidelines and required documents, entering and processing loans in the system (Salesforce), gathering all required documents, and closing out applications (approvals or declines) within target time frame.
- Collaborate with field staff to deliver excellent customer experience, including proactively providing feedback on loan application fit with underwriting guidelines and clearly communicating and setting expectation process, timeline, and expectations.
- Support portfolio management activities including monitoring of high-risk loans.
- Conduct site visits and provide one-on-one technical assistance to Small Business Association (SBA) borrowers.
- Provide quarterly seminars to SBA borrowers.

Minimum Required Education, Skills, and Attributes:

- Commitment to [Mountain BizWorks' vision, mission, and values](#).
- Must live in [Western North Carolina](#), or be willing to relocate here.
- One of the following: 1) Demonstrated knowledge of banking, business, finance or related fields evidenced by 2-5 years of experience as a small business loan underwriter at a Community Development Financial Institution "CDFI", bank, non-bank SBA lender or other financial institution; 2) Two- five years of direct experience with bookkeeping or accounting, a history of business ownership/operation, ability to evaluate business finances, or combination of equivalent experience or education; or 3) Bachelor's degree in business, finance, or a related field, or an associate degree in banking or financial services and at least one year related work experience.
- Familiarity with SBA lending and underwriting small business loans.
- Strong analytical, math and auditing skills with willingness to use qualitative and quantitative data in decision-making is a plus.
- Superior communication and customer service skills and an ability to adapt to a wide variety of audiences, including clients, supervisor, peers, and external partners/vendors.
- Demonstrated self-starter who goes beyond the job description to make sure goals are achieved.
- Very organized, detail-oriented and fast and comfortable with various software programs, including strong Excel and database skills.
- Demonstrated ability to meet deadlines with a high level of accuracy.

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- Ability to thrive in an entrepreneurial, team-oriented, mission-driven environment.
- Spanish language skills are a plus.

Other (Supervisory Responsibilities, Schedule, Travel):

- This position has no supervisory responsibilities.
- Normal business hours are Monday - Friday, 9am - 5pm; however, this position may require some weekend and/or evening work to accommodate the services offered by Mountain BizWorks.

Physical Demands:

- Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.
- Work Environment/Physical Demands: position duties are performed in a typical office environment, with minimal exposure to excessive noise or adverse environmental issues. Possible prolonged periods sitting at a desk and working on a computer. The employee may occasionally lift and/or move up to 10 pounds.

Compensation & Benefits:

Anticipated starting salary of **\$50,000** with the opportunity for a higher base salary depending on skills and experience.

- Medical insurance plans
 - 80% of employee medical paid by employer
 - family coverage paid by employee
- Dental, vision & supplemental insurance options
 - 100% employee paid
- Retirement plan
- 9 paid holidays & 1 day of service
- Paid Time Off (PTO):
 - Earn 18 days/year the 1st year of employment
 - Earn 24 days/year after 1st year of employment
- Professional Development Fund
- Sabbatical Leave Program
- Self-Care Fund
- Flexible schedule opportunities, as permitted by the role and workload

How to Apply:

Qualified/interested candidates should **email** their resume and cover letter (optional) to careers@mountainbizworks.org with the subject line "**Southwestern Region Small Business Lender**". Initial responses to this opportunity are requested by **9am Eastern on Tuesday, August 16th, 2022**, with the position remaining open until filled thereafter.



Mountain BizWorks values and respects all types of diversity and strongly encourages applicants from traditionally marginalized groups to apply. We prohibit discrimination and harassment and provide equal employment opportunity without regard to, and not limited to, ethnicity, religion, race, national origin, abilities, gender identity, sexual orientation, age or genetic information.