



Energy & Climate Lending Director

A full-time position based out of Western North Carolina

BACKGROUND

Mountain BizWorks (MBW) has a mission to build a vibrant and inclusive entrepreneurial community throughout Western North Carolina by helping small businesses start, grow, and thrive. Mountain BizWorks is a Community Development Financial Institution (CDFI) serving 26 counties in Western North Carolina, with an emphasis on providing lending and learning services for small business owners and entrepreneurs.

As part of a national coalition of CDFIs working in Clean Energy and Climate, we are laying the groundwork to bring affordable and transparent financial offerings to overcome the upfront cost barriers that have prevented low-income communities and people from benefiting from clean energy technologies. Thanks to a momentous wave of funding from the US EPA and others, we will be able to offer low-cost operating and project capital for clean energy businesses, as well as project financing for renewable energy & storage, energy efficiency, and/or zero-emissions transportation investments in qualified low-income or climate justice census tracts, low-income business owners, and affordable housing.

We are seeking an individual experienced in the Energy & Climate sector to lead the implementation of our new Clean Energy & Climate programs, and help small businesses, nonprofits, and communities make smart energy investments and save money all across WNC.

PURPOSE

The Energy & Climate Lending Director is a new position that will lay the groundwork for new products and programs at the nexus of clean energy, climate resilience, and environmental justice for low-income and disadvantaged communities. The position will develop products, cultivate partnerships, build & manage a pipeline of projects/loans and underwrite & service loans in collaboration with our Credit and Portfolio teams. The position will work closely with staff across departments to meet loan and portfolio management metrics related to impact, greenhouse gas reduction, portfolio quality, and equity/climate justice.

KEY RESPONSIBILITIES

Product and Pipeline Development

- Research and develop new loan products that reduce greenhouse gas emissions in low-income and disadvantaged communities
- Cultivate a network of solar developers, efficiency contractors, housing developers, nonprofit partners, and lending partners
- Develop a pipeline of projects to be financed in the clean energy, energy efficiency, and greenhouse gas emission reduction

Loan Underwriting and Servicing

- 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

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- Provide efficient and high-quality risk assessment that enables the Energy & Climate Lending program to meet impact, loan production and portfolio management objectives
- 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 sources of repayment
- Make decisive loan recommendations and 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 loan origination system (Salesforce), gathering required documents, and efficiently decisioning applications

Program Management

- Collaborate with the Director of Sector Development, Chief Credit Officer, Chief Financial Officer, Portfolio Manager, and Director of Entrepreneurship to coordinate, leverage, and align MBW resources around program goals
- Collaborate with the Communications Manager to develop a marketing strategy, outreach materials, field media interviews, and related efforts to promote the activities, outcomes, and successes of MBW and the Energy & Climate Lending program
- As the new program develops, you will select, onboard, and guide a team of staff and contractors to assist in program implementation
- Work with a program Advisory Committee to gain ongoing input on MBW's Energy & Climate program strategy
- Collaborate with the Development team to ensure that grant program elements are executed in a timely and effective fashion, and that reporting requirements are met
- Incorporate MBW's core values effectively into internal processes, external programming and communications, and work relationships

QUALIFICATIONS AND EXPERIENCE

- Commitment to [Mountain BizWorks' vision, mission, and values](#)
- Must live in [Western North Carolina](#), or be willing to relocate here
- Direct experience in the renewable energy, energy efficiency, and/or electric vehicle industries; AND
- One of the following:
 1. Demonstrated knowledge of banking, business, finance or related fields evidenced by 2+ 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; or
 2. Two-plus 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
- Experience developing new product lines and/or programs in response to customer/industry needs is a plus

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- 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, supervisors, peers, and external partners/vendors
- Demonstrated self-starter who is driven to make sure goals are achieved
- Organized, detail-oriented and skilled with software programs, including strong Excel and database skills. Salesforce experience is a plus
- Demonstrated ability to meet deadlines with a high level of accuracy
- Willingness to travel extensively throughout our 26-county region, including occasional evening and weekend work engagements as required
- Ability to thrive in an entrepreneurial, team-oriented, mission-driven environment
- Cultural competencies and an ability to adapt to and identify/meet the needs of diverse stakeholders. Spanish language (speaking and/or writing) skills are a plus

OTHER (Supervisory Responsibilities, Schedule, Travel, Physical Demands)

- This position currently is expected to have supervisory responsibilities as the Energy & Climate team grows
- 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
- Extensive travel within the Western North Carolina region is expected for this position
- Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions
- 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 20 pounds.

Location

Mountain BizWorks serves the mountain region of North Carolina with offices in Asheville and Boone. We have a hybrid work environment which enables remote work opportunities throughout the WNC region. This position has flexibility to be based out of either of our fixed offices or to use a hybrid approach.

Reporting Relationship: Reports to Director of Sector Development

Pay: Full-time, Salary

FLSA Classification: Exempt

COMPENSATION & BENEFITS

Mountain BizWorks provides a competitive salary. Full-time positions are additionally eligible for a comprehensive benefits package including the following.

- Medical insurance plans - 80% of employee medical paid by employer

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

HOW TO APPLY →

*Mountain BizWorks is committed to fostering an environment of diversity and inclusion. We strongly encourage individuals from all backgrounds, cultures, and experiences to apply. **If you are passionate about our mission and believe in our values, but don't meet every qualification outlined below, we still encourage you to apply.** We value diverse life experiences and the unique perspectives they bring to our team. We understand that proficiency comes in different forms and we are committed to helping our staff grow, both personally and professionally.*

Qualified/interested candidates should email their resume and cover letter (optional) to careers@mountainbizworks.org with the subject line "Energy & Climate Lending Director". Initial applications are requested by June 23. Thereafter, the position will remain open until filled.