#### wev_logo_fnl_2010_small

**Job Announcement**

**Position Title:** Loan Program Manager

 **Reports To:** CEO

**Background**

**Mission:** Women’s Economic Ventures is a non-profit organization established in 1991 and dedicated to creating a just and equitable society through the economic empowerment of women. WEV provides training, consulting and loans of up to $50,000 to help low- and moderate-income entrepreneurs, especially women, start and expand small businesses. WEV serves Santa Barbara and Ventura Counties.

**History:** In 1995, Women’s Economic Ventures created a microloan program in order to provide start-up and expansion loans to low- and moderate-income entrepreneurs who lacked the collateral and track record to secure conventional bank financing. Since then, WEV has made over $4 million in loans to small local businesses. In 1999, WEV became a U.S. Treasury Certified Community Development Financial Institution (CDFI).

**Position’s Purpose:** The Loan Program Manager is the senior staff member responsible for leading loan program strategy and development, community outreach and program performance. The Loan Program Manager is a key member of WEV’s senior leadership team and works collaboratively with other program managers to ensure that training, consulting and loan programs work together seamlessly to meet client needs and ensure portfolio quality. Because WEV’s loan staff is small, the Program Manager also functions as a senior loan officer, providing direct consultations to borrowers seeking larger loans.

**Primary Duties & Responsibilities** *(This list of duties and responsibilities is illustrative only of the tasks performed by this position and is not all-inclusive.)*

**Strategy and Program Development:**

* Works with WEV’s leadership team to devise overall organizational strategy
* Works with program team to determine loan program direction and products
* Sets annual lending goals and revenue objectives
* Designs strategies to increase loan volume and revenues while maintaining a quality loan portfolio
* Negotiates contract agreements with funders and investors in conjunction with CEO
* Maintains expertise in the community capital and small business financing industries to ensure delivery of comprehensive alternative financing options to clients
* Attends monthly meetings of WEV’s Board of Directors
* Is a member of WEV’s Finance Committee

**Outreach**

* Develops, maintains and expands local and regional partnerships, collaborations and relationships to raise loan program visibility, referrals and investments
* Presenter at events related to small business development and lending
* Works with marketing staff and/or consultants to develop program marketing materials

**Program Performance**

* Responsible for oversight and success of all aspects of WEV’s loan program
* Recruits, hires, supervises, coaches and evaluates WEV loan officer(s), administrative staff, contractors and volunteers
* Maintains portfolio quality, ensuring that WEV’s loan portfolio stays within minimum prudent standards established by the CDFI fund
* Develops, revises and implements WEV’s lending policies, procedures, fees and interest rates in alignment with industry standards and best practices
* Ensures that WEV has adequate technology infrastructure and software capabilities to fulfill the record-keeping requirements of funders and streamline underwriting and collecting processes
* Recruits and manages WEV’s volunteer Loan Review Committee
* Oversees pipeline activities, underwriting, collections, documentation, write-offs, workouts and customer service
* Generates monthly performance dashboard and other program status reports as requested by WEV’s Finance Committee

**Direct Client Services**

* Fulfills the role of a senior loan officer: consults with higher-dollar borrowers to assist them in the loan application and packaging process
* Conducts and/or oversees client outreach by speaking in WEV classes, conducting workshops and meeting individually with borrowers after a preliminary application has been submitted

**Skills & Qualifications**

* Minimum of 7-10 years of experience in commercial lending or related private sector business with 3-5 years hands-on supervisory experience required. Previous management experience in a mature CDFI highly desirable
* Specific knowledge of lending processes, underwriting, portfolio management, billing, collection procedures, and records management; working knowledge of micro- and small business development preferred
* Ability to establish and maintain professional relationships with external stakeholders and co-workers of varying social and cultural backgrounds at all levels
* Business consulting skills, particularly in small business management, finance, planning and analysis, and forecasting preferred
* Highly-organized, detail-oriented and able to manage multiple assignments and simultaneous priorities under pressure
* Excellent communication skills: ability to facilitate staff and client development opportunities
* Entrepreneurial outlook
* Fully conversant with MS Word, Excel, Outlook and, preferably, MMS and/or DownHome Loan
* Vehicle and valid driver’s license required as position will require travel throughout Santa Barbara and Ventura Counties

**Education:** B.A. preferred in business, education, finance, marketing or related field

**Compensation:** WEV provides a competitive compensation and benefits package including health, vision, dental and disability insurance, retirement and generous vacation and sick leave.

**WEV is an Equal Employment Opportunity Employer**