



Loan Financial Specialist

Full-Time Position

Reports to CEED Lending Manager

Objective:

This position is responsible to maintain the fiscal authority and responsibility to adhere to grant and program expectations including budgeting, transparent accounting, report approval.

Job Responsibilities:

- Oversee maintenance of accurate, complete, and up-to-date loan files and portfolio management system records
- Provide loan department with direction for available dollars for loan closings.
- Manage the collections process in accordance with CEED Lending's policies
- Evaluate records of delinquent loans and recommend loan modifications based upon borrowers' financial capacity including a review of earnings, payment history, and net asset levels
- Ensure compliance with government regulations, funder covenants and CEED Lending policies and procedures
- Provide correction of inconsistencies and monitor resolutions
- Execution of regular and periodic portfolio monitoring and review, loan tracking, covenant compliance and risk management activities as required
- Analyze portfolio trends and identify portfolio vulnerabilities by interpreting data on payment trends, borrower financial ratios, pricing, economic influences, along with other factors affecting the portfolio
- Preparation and presentation of oral and written reports on portfolio trends, general economic trends, and sector indicators (e.g., real estate, small business, etc.)

Other Responsibilities:

- Attend and provide regular reports for staff meetings
- Attend and assist with Great Lakes WBC signature events

Desired Skills:

- Bachelor's degree in Accounting/Finance or 5 years of work experience; graduate degree a plus
- 2-5 years of professional work experience required
- Demonstrated experience in commercial lending required
- Deadline driven
- Superior analytical and organizational skills required
- Superior written and verbal communication skills required with emphasis on clarity and conciseness
- Good interpersonal skills and ability to work well with diverse constituents is required
- Knowledge of and commitment to community development preferred
- Proficiency with MS Office is required with an emphasis on Excel
- Ability to work independently and in a team environment as required
- Ability to manage multiple tasks effectively and efficiently under minimal supervision

Application Process:

- Submit resume to Kelly Hill at khill@greatlakeswbc.org. No phone calls will be accepted regarding this job posting.
- For additional information please reference the website, www.greatlakeswbc.org