



McLennan Community Investment Fund
A Nonprofit Community Development Corporation

JOB DESCRIPTION

Job Title: Loan Program Manager

Reports to: Board of Directors

FLSA Classification: Exempt / At-Will

Minimum Annual Salary: \$ 52,000
Salary Negotiable (DOE)

Summary/Objective:

McLennan Community Investment Fund ("McCIF"), a nonprofit community development financing entity that provides affordable financial products and development services to small businesses in economically distressed areas of McLennan County, Texas is seeking an experienced loan officer to be the Manager of the Loan Program. McCIF places a high priority on communication, recognition, and collaboration, and the Loan Program Manager must be aligned with our culture and enhance it through positive leadership. The Loan Program Manager will be a key player in the implementation of McCIF's mission and vision.

Required education, experience, licenses, and background check:

1. Bachelor's degree in Business Administration, Finance, Accounting, or Economic Development or Associate's degree with equivalent experience in the making and management of commercial loans. Note: Mortgage loan experience cannot be substituted.
2. At least two years of direct business lending, servicing, closing, workout, and restructuring experience in a commercial bank, Community Development Financial Institution, or other regulated lender (preferred).
3. Valid Texas Drivers' License and Personal Auto Insurance Policy
4. Acceptable background checks that include a credit check, driving record check, and criminal history check.

Personal, Skills, and Knowledge Requirements:

1. Experience in the financial services sector preferred, e.g., loan underwriting, documentation, preparation, and review of loan applications and supporting financial information, keeping of vital records, and overseeing closing document preparation.
2. Ability to make underwriting and operational decisions within guidelines established by the Board of Directors.
3. Strong working knowledge of commercial lending practices and procedures.
4. An understanding of the application of financial evaluation tools, including ratios, cash flows, break-even points, etc.



5. Excellent written and verbal communication skills.
6. Ability to prepare and present accurate written and oral summaries of financial analyses of loan applications.
7. Ability to analyze personal financial statements and credit bureau information.
8. Ability to analyze business plans, financial statements, banking information, financial projections, cash flow projections, pro-forma financial statements, and conduct financial trend and ratio analyses.
9. Ability to work with clients to help them achieve their business financial funding goals.
10. Ability to manage professional staff.
11. Ability to cultivate and reinforce relationships across a wide spectrum of constituencies.
12. Ability to develop strong partnerships with third parties to achieve goals.
13. Personal and professional integrity that guides all decisions and actions.
14. Excellent organizational and problem-solving skills.
15. Computer operating skills and typing skills.
16. Knowledge and use of computer software such as Microsoft Office Suite (Word, Excel, Power Point, etc.), Zoom, and Google Suite.
17. Use and maintain standard office equipment such as copier, scanner, fax machine, computer, presentation equipment, and calculator.
18. Ability to write and create forms, letters, memorandums, and documents.
19. Must be a self-starter, work independently with an entrepreneurial work ethic.
20. Ability to pay strong attention to detail.
21. Ability to multitask various duties and responsibilities and exhibit strong time management and organizational skills.
22. Ability to take initiative and focus on results.
23. Exhibit a genuine personality that is polite, positive, and engaging with all clients, coworkers, and stakeholders.
24. Ability to read, write, and speak Spanish fluently (desirable).
25. Ability to follow McCIF company policies and procedures.

Major Duties and Responsibilities:

1. Manage the Loan Program as outlined by the Board of Directors and policies of McCIF.
2. Understand all aspects of the U.S. Treasury's Community Development Financial Institutions Fund (cdfifund.gov) relating to the Loan Program.
3. Become knowledgeable of and ensure compliance with all federal, state, and local laws and regulations that govern, affect, or impact McCIF and its Loan Program.
4. Responsible for processing, underwriting, closing, and servicing commercial loans.
5. Individually or in cooperation with third-party providers, provide development services (Business Technical Assistance and Financial Education). i.e., business plan preparation, accounting assistance, software training, marketing plan preparation, credit counseling and general business consultation.
6. Meet goals for loan production set jointly with the McCIF Board.
7. Ensure all items necessary for underwriting, processing, and servicing loans are properly prepared and maintained in compliance with McCIF policies.
8. Review loan packages for accuracy and completeness.



9. Review and work to eliminate and terminate collateral offerings and requirements.
10. When appropriate, assist clients with the presentation of applications for loan and supporting financial documents to other Community Development Financial Institutions.
11. Recommend to the Board of Directors strategies designed to meet the goals of McCIF's Loan Program.
12. Adhere to McCIF's core values, internally and externally, to demonstrate a commitment to those values.
13. Develop positive relationships with key stakeholders, including members of the Board of Directors, Advisory Board, committees, staff, volunteers, leaders of governmental agencies, depository financial institutions, and charitable foundations, other nonprofits, community leaders, and the public.
14. Observe a culture of collaboration, transparency, and open communications throughout the organization.
15. Develop and carry out a program of business development to increase the volume of loan applications and closings within McCIF's mission as a Community Development Financial Institution.
16. Assist in marketing strategies of lending and business development programs.
17. Participate in McCIF activities that maintain and enhance community visibility, such as public relations initiatives, networking programs, community events, and contacts with depository financial institutions, local governments, and other nonprofit organizations.
18. Timely advise the Board of Directors of critical risks and/or crises that could adversely affect the organization.
19. Handle client inquiries (both internal and external) in a professional and timely manner.
20. Drive personal automobile as needed to fulfill the duties and responsibilities listed above.
21. Other responsibilities and duties delegated by the Board of Directors from time to time.

Physical demands:

1. Ability to work in a moderate to fast-paced office working environment
2. Ability to sit or stand for prolonged periods of time
3. Ability to access and navigate all areas of the work environment
4. Ability to lift a minimum up to 25 pounds at a time
5. Ability to physically bend, push, pull, stretch, move hands, wrist and fingers frequently
6. Ability to work extended hours beyond normal business hours to meet goals and deadlines set by the McCIF Board
7. Ability to withstand brief periods of hot and cold weather conditions while commuting

Work authorization/security clearance required:

Must be eligible to work in the United States



Other Duties as Assigned:

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities, and activities may change at any time with or without notice and the team member may be asked to perform other duties as assigned.

Affirmative Action/EEO statement

McCIF values diversity and believes in providing equal opportunity in who we hire, train, and promote in all positions without regard to race, color, religion, national origin, sex, age, disability, or any other protected status. We seek to ensure that decisions regarding compensation, promotions, benefits, and/or programs will be in alignment with our value of diversity.

Required Application Materials:

- Resume, including salary history, and a short letter or interest statement expressing your interest in McCIF's mission and work.
- Three professional references with contact information.

Application Submission:

Interested applicants should submit the **Required Application Materials**, as noted above, to Elaine Botello, Human Resources Consultant for McCIF.
Email to: consultant@thevictoryes.com.

For questions, please call 254-715-7554.

Job Posting Expiration:

This position will remain open until filled or until the posting is cancelled by McCIF.