

Position: 1919 Commercial Lending Sector Leader – Food Systems Financing

Location: Durham, NC, California, and Chicago (preferred), other locations under unique situations

The Organization:

Self-Help is a leading national community development financial institution headquartered in Durham, NC. Since 1980, Self-Help has provided over \$7 billion in financing to 146,000 families, individuals and businesses. It helps drive economic development and strengthen communities by providing responsible financial services; lending to individuals, small businesses and nonprofits; developing real estate; and promoting fair financial practices across the nation. The Self-Help family of nonprofit organizations includes Self-Help Credit Union, Self-Help Federal Credit Union, Self-Help Ventures Fund and the Center for Responsible Lending. Through its credit union network, Self-Help serves over 145,000 people in North Carolina, California, Chicago, Florida and South Carolina. Learn more at, www.self-help.org; www.self-helpfcu.org and www.responsiblelending.org.

Position Description:

Self-Help is seeking a Commercial Lending Sector Leader to lead our lending efforts in the Food Systems industry. This individual will lead the next level of our development and the implementation of strategies to further strengthen Self-Help as a national lender to the equitable and sustainable food systems borrowers.

The individual will focus on helping the team build and strengthen external partnerships, build on-going expertise in food systems financing, and deploy high-priority capital that supports entrepreneurs and not-for-profits investing in the industry. The Sector Leader will lead the outreach and development that bring Self-Help's lending to the sustainable food movement. The individual will work with teammates to develop products that support the underwriting, approval, and funding of borrowers and borrower initiatives that meet Self-Help's goals, mission and underwriting criteria.

Essential Responsibilities:

- Lead the development and assessment of commercial lending programs, products and procedures, including:
 - Developing and leading the implementation of strategies to further our impact on equitable and sustainable food systems through lending, particularly those that would positively affect communities within Self-Help's mission and geographic scope.
 - Building a strong pipeline of borrowers that meet Self-Help's goals, mission and underwriting criteria.
 - Leading and facilitating an informal food system team of Self-Help colleagues that encourages meaningful participation in our food system lending and programmatic development.
 - Developing and maintain a network of engaged partners across the larger food system community that can lead to effective efforts to address lending and equity challenges in the industry.
 - Becoming Self-Help's organizational expert for sustainable food lending.
 - Developing sustainable loan products that fit with Self-Help mission, market and underwriting criteria.
 - Working with Self-Help's Development, Policy and Impact Team to identify sources of funding and subsidy, policy needs and opportunities, and to evaluate their impact.

- Working across Commercial Lending sectors to identify and share learnings and/or components that might be integrated into other areas of the Commercial Lending Team's work.
- Being a credible and influential leader to internal and external colleagues of Self-Help.
- Remain attuned to policy and industry landscape and provide opportunities to share best practices and technical assistance with referral networks, existing borrowers, and food system industry leaders and practitioners.
- Evaluate applicant financial information, management, collateral, and other driving criteria to ensure credit and mission quality of our loans.
- Originate and close loans and assist loan officers on credit analysis, including participating in related credit committee discussions.
- Develop sector goals, work with staff on achievement of sector goals, and provide ongoing coaching to team members related to food systems lending. Meet loan production and delinquency goals for sector.
- Perform other duties as may be deemed necessary.

Minimum Qualifications:

- 4-year college degree or relevant experience required plus 5 years of related experience such as in food systems, lending, finance, education or community development.
- Knowledge and passion around the food system sector. Ability to influence teammates and refine tools to increase targeted sector lending where appropriate.
- Ability to explore new sources of funding and credit enhancements for loan programs.
- Solid communication skills, including the ability to present to multiple types of audiences.
- Ability to build effective business development networks that lead to loans.
- Strong quantitative skills including the:
 - Ability to spread and analyze financial statements, projections, and cash flows, and to evaluate information.
 - Ability to do quick risk assessment on key financial and other factors to determine if a loan might be viable for Self-Help.
- Ability and willingness to travel 30 - 40%.
- Ability to work productively in a team environment, including ability to set priorities, organize competing priorities and work with remote team members across the country.
- Proficiency with MS Word, Excel, Salesforce and PowerPoint.
- Sensitivity to issues of low-wealth borrowers and a desire to work in a racially- and socially diverse organization.

Desired Qualifications:

- Graduate degree in Business, City Planning, Public Policy, Public Health or Law (or a related field) preferred.
- Prior professional experience working in sustainable food organizations or in food system finance preferred.
- Contacts and existing relationships within the food system movement is a plus.

Physical Requirements:

Frequently requires use of manual dexterity and repetitive motions, primarily with the wrists, hands, and/or fingers. Must be able to occasionally lift and exert force of up to 10 pounds.

Compensation:

Competitive nonprofit salary, based on experience, plus a generous benefits package.

Application:

To apply, send resume and cover letter, describing why you are a fit for this position, to hiringmanager@self-help.org. Please include the position title as the subject. The position will remain posted until filled.

Self-Help is committed to providing equal employment opportunities to all persons regardless of race, color, class, age, gender, religion, disability that can be accommodated, marital status, ancestry, nationality, family status or sexual orientation.