



Position Title: Commercial Lending Business Development Officer

Status: Full-time, Regular, Exempt

Location: Chicago, IL

Position Description:

Self-Help is seeking a Commercial Lending **Business Development Officer (BDO)** to join our team in **Chicago, IL**. The **BDO** will help generate mission impact commercial loan origination by expanding our relationships and marketing Self-Help's commercial lending products to potential borrowers and networks in the Chicago area. The **BDO** is responsible for growing Self-Help's commercial lending market, including for-profits and non-profits, in the Chicago area, particularly the Southside of Chicago. The market includes but is not limited to small businesses, residential investors, faith-based organizations, food entrepreneurs, charter schools, childcares and commercial real estate with a targeted effort to minority- and women-owned enterprises. Critical to this role is the understanding of the value of teamwork and customer relationships as the BDO will have direct contact with both internal and external customers and will work closely with loan officers, sector leaders, underwriters and branch managers to perform the principal duties and responsibilities of the role.

Our priority is to identify candidates with a demonstrated commitment to economic development and social justice, and a preference for a diverse and collaborative workplace; the role can then be structured around the candidates lending experience

Essential Responsibilities:

- Market loans to existing and new referral sources and potential borrowers through activities, including one-on-one meetings; presentations on such topics as financial management, financing options, and the facility development process; and, in conjunction with communications staff, direct mailings, e-blasts and other appropriate outreach.
- Assess loan requests, including an overview analysis of financial statements and management capacity to ensure prospective borrowers are a good fit with our credit and mission standards
- Coordinate marketing activities and develop product trainings with Self-Help Federal Credit Union branch colleagues.
- Provide excellent customer service, including prompt responses, basic technical assistance and referrals to other technical assistance providers as appropriate.
- Meet loan production goals.

- Assist in product development with sector lending leaders, contributing knowledge based on industry and credit experience.
- Perform other duties as may be deemed necessary and appropriate.

Minimum Qualifications:

- 4-year college degree or relevant experience required plus 5 years' experience in lending, finance, community economic development or related education.
- Demonstrated commitment to social and economic justice.
- Sensitivity to issues of low-wealth borrowers and a desire to work in a racially and socially diverse organization.
- Excellent communication skills:
 - ability to communicate clearly and effectively, including developing a clear message and presenting Self-Help products and programs to individuals and groups
 - ability to write clearly and concisely, including translating financial and numerical data into written form
- Ability to build effective business development networks that lead to loan deal flow and closed loans, while building long-term collaborative relationships with organizational allies.
- Sound quantitative and critical thinking skills that allow for effective evaluation of loan prospects, including ability to spread and analyze financial statements, project cash flow projections, and project management; study and evaluate information; and make sound recommendations based on risk assessment.
- Strong attention to detail.
- Ability to work cooperatively in teams.
- Strong project management skills, including ability to set priorities and organize competing priorities.
- Proficiency with MS Word, Excel and PowerPoint.
- Ability and willingness to travel to North Carolina once a month for first 6 months and quarterly thereafter as well as other occasional overnight travel.

A more senior level hire may be considered dependent on the experience and qualifications of the person identified for the role.

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 40 pounds.

About Self-Help Federal:

Self-Help Federal Credit Union was chartered in 2008 to build a network of branches that serve working families and underserved communities. With 17 branches in California, 9 branches in Illinois, and 1 branch in Wisconsin, over \$1 billion in assets, and serving more than 74,000 members, Self-Help Federal is one of the fastest-growing low-income designated credit unions in the country. It is part of the national Self-Help family of non-profit organizations whose collective mission is to create and protect ownership and economic opportunity for all. For 38 years, the Center for Community Self-Help and its affiliates have provided \$8.5 billion in financing to help over 158,000 low-wealth borrowers buy homes, start and build businesses, and strengthen community resources. For more information, go to www.self-helpfcu.org and www.self-help.org.

We are an equal opportunity employer:

SHFCU is committed to providing equal employment opportunities to all persons regardless of race, color, class, age, religion (and lack thereof), disability that can reasonably be accommodated, marital status (including domestic partner status), ancestry, nationality, national origin, family status, sex (including pregnancy, childbirth, and related medical conditions), other medical condition (physical or mental), AIDS/HIV status, genetic information, sexual identity, gender identification (including transgender status), sexual orientation, and veteran status.

Compensation:

Competitive nonprofit salary, based on experience, plus a generous benefits package that includes health, dental, life insurance, flexible spending plan, retirement plan, and paid parental leave.

Please apply to our Human Resources Department:

Interested individuals please send a resume and cover letter to hr@self-helpfcu.org and reference this job, " Commercial Lending Business Development Officer, Chicago" in the subject line of your message. Please visit our website at www.self-helpfcu.org/who-we-are/resources/careers to view the complete job description, as well as all of our other current job openings.

The Self-Help Federal Credit Union is an Equal Opportunity Employer