



## **Commercial Lending Sr Business Development Officer, Self-Help Federal Credit Union**

Full-Time, Exempt, California

### **Position Description**

Self-Help Federal Credit Union, a leading Community Development Financial Institution (CDFI) has been expanding rapidly, both in California and nationally. Having focused primarily on consumer and mortgage lending for our early years in California, Self-Help is now committed to growing its commercial lending activity to support community development in underserved communities and markets. As such, we seek to add one or more experienced professionals to our team at locations throughout the state.

The Commercial Lending Sr Business Development Officer (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 California. The BDO will work closely with other members of the Commercial Lending Team (based in Durham, NC, but now expanding in California) to deploy high-priority capital (typically \$500k-\$20 million) in our various sectors, including but not limited to charter schools, affordable housing, healthy foods, green related projects/businesses, commercial real estate and faith-based organizations.

Critical to this role is the understanding of the value of team work 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 and underwriters to perform the principal duties and responsibilities of the role.

Leadership responsibilities can be structured around a compelling candidate's prior experience and interests – be that team supervision, strategy development and/or loan execution. Location is also flexible among many of Self-Help's California locations. 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.

**Responsibilities of the role** may be specifically tailored based on a successful candidates past experience, but will include some or all of the following:

- 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
- Provide excellent customer service, including prompt responses, basic technical assistance and referrals to other technical assistance providers as appropriate.
- Assist in servicing loan portfolio in California and work with portfolio management team on troubled loans when issues arise.

- 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.

### **Education and/or Experience**

- At least 5 years relevant experience in lending, finance, community economic development or other related field. More experience a plus.
- 4 year college degree or similar education preferred, but not required.
- Graduate degree in Business, City Planning, Public Policy or Law (or a related field) a plus.

### **Knowledge, Skill and Ability**

- Exhibits the following Self-Help leadership competencies:
  - Mission, culture and core values fit
  - High Emotional Intelligence: team and people skills, self-awareness, etc.
  - Relevant technical and strategic skills and problem solving capability
  - Cultural competence and inclusion
  - Persuasion and negotiation skills
- 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 including:
  - 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.
- Strong quantitative and critical thinking skills that allow for effective evaluation of commercial 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 effectively and 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 about 1-3 times a week, including day trips and some overnight travel.

### **Physical Requirements**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Close vision is required.
- Employee is regularly required to: sit; talk and hear; use hands to finger, handle or feel; and reach with hands and arms.
- Employee is frequently required to type and use a keyboard.
- The employee must occasionally lift and/or move up to 10 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 18 branches in California, 9 branches in Illinois, 2 branches in Florida, and 1 branch in Wisconsin, approximately \$950 million in assets, and serving more than 80,000 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 37 years, the Center for Community Self-Help and its affiliates have provided \$7.6 billion in financing to help over 137,000 low-wealth borrowers buy homes, start and build businesses, and strengthen community resources. For more information, go to [www.self-helpfcu.org](http://www.self-helpfcu.org) and [www.self-help.org](http://www.self-help.org).

### **We are an equal-opportunity employer:**

Self-Help is committed to providing equal employment opportunities to all persons regardless of race, religion, religious creed, color, national origin, ancestry, physical disability, mental disability, medical condition, genetic information, marital status, sex, gender, gender identity, gender expression, age, sexual orientation, military and veteran status, ancestry, class or family status.

### **Compensation**

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

### **Application**

To apply, please send resume and cover letter, describing why you believe you are a good fit for this position, to [hiringmanager@self-help.org](mailto:hiringmanager@self-help.org). The position will remain posted until filled.