

## URBAN LEAGUE OF BROWARD COUNTY

### Job Description

JOB TITLE: Small Business Lending Officer

Reports To: Vice President

Prepared: August, 2019

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#### **SUMMARY:**

The *Small Business Lending Officer* is responsible for proper management and safeguarding of financial assets, record retention, credits and collateral of the organization. Develop and revise credit policies and asset management procedures; implement and monitor portfolio quality, performance trends, credit exceptions and produce monthly and periodic portfolio quality reports to the Loan Committee Board and staff. Ensure regulatory compliance and loan policy conformance; assist in the preparation of financial statements, and prepare compliance and monitoring reports for funders, partners, public agencies and others. Will also play a crucial role in staff supervision, management of consultants and partners, reviewing and installation of necessary software and IT systems, debt restructuring, asset recovery, and document management.

**CORE DUTIES AND RESPONSIBILITIES** include the following:

#### Primary Function

- Oversees the management of ULBC small business loan portfolio
- Stays abreast of changing regulatory requirements and integrates these changes into ULBC policies and procedures
- Ensures regulatory compliance and reporting for government agencies, investors, funders, partners and other stakeholders, and as needed develops and implements plans to ensure compliance and resolve any issues that may arise
- Work with existing contractors and partners to further the mission of the organization and ensure contract compliance and achievement of contract goals.
- Ensures an appropriate asset management system and adherence to financial policies and procedures.
- Attend the Central County Community Development Corporation (CCCCDC) Board Meetings and/or meetings at large.
- Participate in the preparation and completion of periodic accounting and financial reports as well as the audit.
- Supports business development efforts through direct solicitation and working with local and regional partners
- Implements and manages special projects as assigned, and actively participates in Urban League of Broward County's special event committees and projects.

#### People Management

- Hires, trains, and evaluates staff with Human Resources Department
- Provides management and leadership to direct reports and identifies opportunities for professional development.
- Establishes effective working relationships and lines of communication with program staff and management team.
- Completes annual and periodic performance reviews in a timely manner

- Regularly monitors staff programmatic performance and skill development.
- Assesses and resolves, as appropriate, operational and personnel issues within written policies and procedures.
- Identifies team development opportunities that increase productivity and effectiveness.

NOTE: This job description is not intended to be all-inclusive. Employee may perform other related duties as required to meet the ongoing needs of the organization.

**ATTENDANCE:**

Must be punctual and timely in meeting all requirements of performance, including, but not limited to, attendance standards and work deadlines; beginning and ending assignments on time; and scheduled work breaks; where applicable.

**COMPETENCIES:**

To perform the job successfully, an individual should demonstrate the following competencies:

Intellectual

- Experience with IT and data systems that support loan quality and asset management functions,
- Analytical - Collects and researches data; Uses intuition and experience to complement data; Designs work flows and procedures.
- Problem Solving - Identifies and resolves problems in a timely manner; Gathers and analyzes information skillfully; Develops alternative solutions; Works well in group problem solving situations.
- Project Management - Develops project plans; Coordinates projects; Communicates changes and progress; Completes projects on time and budget; Manages project team activities.
- Technical Skills - Assesses own strengths and weaknesses; Pursues training and development opportunities; Strives to continuously build knowledge and skills; Shares expertise with others.

Interpersonal

- Customer Service - Manages difficult or emotional customer situations; Responds promptly to customer needs; Solicits customer feedback to improve service; Responds to requests for service and assistance; Meets commitments.
- External Working Relationships – Develops and maintains courteous and effective working relationships with clients, vendors and/or any other representatives of external organizations.

Leadership

- Change Management - Develops workable implementation plans; Communicates changes effectively; Builds commitment and overcomes resistance; Prepares and supports those affected by change; Monitors transition and evaluates results.
- Delegation - Delegates work assignments; Matches the responsibility to the person; Gives authority to work independently; Sets expectations and monitors delegated activities; Provides recognition for results.
- Managing People - Includes staff in planning, decision-making, facilitating and process improvement; Takes responsibility for subordinates' activities; Makes self available to staff;

Provides regular performance feedback; Develops subordinates' skills and encourages growth; Solicits and applies customer feedback (internal and external); Fosters quality focus in others; Improves processes, products and services.; Continually works to improve supervisory skills.

#### Organization

- Cost Consciousness - Works within approved budget; Develops and implements cost saving measures.
- Business Necessity – Employee must be capable of adapting, with minimal or no advance notice, to changes in how business is conducted and work is accomplished, with no diminishment in work performance.
- Safety and Security –All employees are responsible for observing safety and security procedures as applicable and reporting potentially unsafe conditions to management.

#### **QUALIFICATIONS:**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skills, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

#### **EDUCATION AND/OR EXPERIENCE:**

Bachelor's degree required in (B.A.) business administration, finance, accounting or economics or other related field from a four-year college or university. Master's degree preferred. A minimum of 5 years of increasingly responsible experience with A Master's Degree or equivalent. A major in finance or business would be useful. **Must have direct lending experience.**

#### **LANGUAGE SKILLS:**

Ability to read, analyze, and interpret general business periodicals, professional journals, technical procedures, or governmental regulations. Ability to write reports, business correspondence, and procedure manuals. Ability to effectively present information and respond to questions from groups of managers, clients, customers, and the general public.

#### **COMPUTER SKILLS:**

To perform this job successfully, an individual should have knowledge of Microsoft office suite or comparable software, skills with proprietary or conventional asset management and loan portfolio management software.

#### **OTHER SKILL, ABILITIES, AND QUALIFICATIONS:**

- Must have an experienced working knowledge of the Community Development Financial Institution (CDFI) components as well as its processes and procedure.
- Ability to write reports, business correspondence, and procedure manuals.
- Knowledge and ability to work with financial information.
- Excellent written and oral communication skills.
- Must have excellent presentation skills for both internal and external audiences.
- Ability to effectively present information and respond to questions from groups of managers, clients, customers, and the general public.

- Outstanding organizational skills and thoroughness with attention to detail and timeliness.
- Demonstrated ability to provide open communication to all partners for the distribution and gathering of information.
- Must work effectively with persons of all ages and diverse backgrounds, skills and abilities.
- Must be able to work evenings and weekends as business needs warrant.
- Use of technology to ensure efficiency in managing and reporting using Microsoft Office.
- Ability to carry out responsibilities with flexibility to adapt to changing organizational needs.
- Ability to balance the needs and expectations of multiple constituents.
- Positive and team-oriented attitude.
- Project Management Training or experience preferred
- Experience working with minority small businesses

**PHYSICAL DEMANDS:**

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.

While performing the duties of this job, the employee is regularly required to stand, walk, sit use hands, handle or feel, reach with hands and arms stoop, kneel, crouch, or crawl, talk or hear.

The employee must occasionally lift and/or move up to 15 pounds.

Moderate work travel in the State of Florida may be required from time to time.

Specific vision abilities required by this job include close vision, distance vision, color vision.

**WORK ENVIRONMENT:**

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The noise level in the work environment is usually moderate.

**CERTIFICATES, LICENSES, REGISTRATIONS:**

- Must have a valid Florida Drivers License and a reliable vehicle.

**ACKNOWLEDGEMENT**

I have read the foregoing job description and understand the responsibilities of the job. I agree that I am able to perform the essential duties of this position.

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Employee Name

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Manager Name

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Employee Signature

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Manager Signature

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Date Signed

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Date Signed