
COMMUNITY FIRST FUND TEAM MEMBER PROFILE

Date: 03/2020

Name: Vacant

Position/Title: Vice President, Community Lending, Greater Philadelphia Region

Department: Lending

Supervisor: Executive Vice President, Chief Lending Officer

Salary Band: Business Development

CHARACTERISTICS

- Organized/ Efficient
- Approachable
- Analytical
- Independent/ Self-motivated
- Adaptable and Strategic Leader
- Ethical
- Goal Oriented
- Trustworthy
- Personal integrity
- Conscientious
- Communicative
- Story Telling
- Performs well in a fast-paced work environment
- Supportive
- Curious
- Creative
- Values the importance of confidentiality

SKILLS

- Proficiency in Microsoft Products; with strong skills in Excel.
 - Capacity to learn departmental software systems and databases, including but not limited to Customer Relationship Management software, SPARK, The Exceptional Assistant (TEA) and cloud-based programs like Microsoft 365 and Power BI.
 - Ability to work independently.
 - Strong analytical, time management, and organizational skills and the capacity to integrate diverse objectives with a high level of attention to detail
 - Effective written and verbal communication skills with the ability to be persuasive one-on-one as well as in a group setting
 - Skilled in discussion facilitation and problem solving
 - Demonstrated commitment and ability to work effectively with community-based organizations, banks, public sector organizations, and individuals from a variety of economic and cultural circumstances
 - Spanish speaking required
-

EXPERIENCE

- Bachelor's degree or equivalent professional experience in a relevant field such as financial management, small business management, business administration or economics
- Five or more years of commercial lending experience at a financial institution is desired.
- Strong sales and networking experience, with demonstrated capacity to meet sales goals in a dynamic lending institution.

ROLE:

The Vice President, Community Lender, Greater Philadelphia Region is responsible to conduct business development/prospecting calls within the designated regional market. The lender will also support underwriting of loan applications, screen loan requests, present proposals for review to the loan committee, negotiate loan transactions and close loans, maintain data and files relating to loan applications, assist in the monitoring and servicing of Community First Fund's loan portfolio and market CFF's loan products and services to potential clients. All loan officers are expected to meet weekly sales calling goals, annual loan origination goals, and portfolio repayment performance goals and contribute to social impact goals and provide business counseling services.

RESPONSIBILITIES:

1. Referral Outreach
2. Loan Management
3. Individual, Team and Company Participation

EXPECTATIONS:

1. Referral Outreach

- a. Conduct weekly meetings with referral sources and centers of influence in order to strengthen the contact database and increase loan sales.
- b. Identify and develop regional market and address market opportunities in accordance with the organization's strategic plan.
- c. Provide assistance as necessary to help potential borrowers successfully qualify for financing or where loans are at risk; as directed, help applicants locate other funding sources if not available from Community First Fund.

2. Loan Management

- a. Review loan applications and financial data from prospective borrowers interested in obtaining products and services from Community First Fund.
- b. Provide business consultation services to loan applicants; follow up with applicants, conduct site visits, and secure all data necessary to perform sound loan review.
- c. Work with underwriting staff and from time to time prepare written loan reviews including financial analyses and present screened applications to the loan committee. Assess social impact on low-income community and/or low-wealth individuals supported by businesses receiving loans and business assistance.
- d. Negotiate loan structure and issue commitment letters; support staff in preparation of loan documents and settle loans.
- e. Follow procedures regarding collection of client data and input to software systems as needed.

- f. Maintain accurate and complete files on all loans underwritten and approved.
- g. Maintain constructive and positive working relationships with loan applicants, borrowers, and their representatives.
- h. Monitor loan portfolio, communicating directly with borrower as appropriate. Negotiate past due collections, workouts and default situations as needed and in support of Loan Collections staff.

3. Individual, Team & Company Participation

- a. Quarterly Coaching Sessions and Annual Review Meeting
- b. Department Meetings
- c. Loan Committee as needed
- d. Opportunities Meeting, Quarterly Business Meeting, Sales Rally
- e. Participate in training, assessments and surveys as directed
- f. Special Events Attendance & Support

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 frequently required to stand, sit, talk and hear.
- The employee is occasionally required to move about the office; use hands and fingers to feel, handle, or operate office equipment.
- Specific vision abilities required by this job include close vision and the ability to adjust focus.

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 work is performed primarily in an office or client business setting. The noise level in the work environment is moderate.
- Travel in a wide geographic area is required approximately 70% of the time. Employee must hold a driver's license and able to drive, and able to travel outside of the office for meetings, conferences, client visits and other job-related commitments.

The duties listed above are intended only as illustrations of the various types of work that may be performed. The omission of specific statements of duties does not exclude them from the position if the work is similar, related or a logical assignment to the position. The team member profile does not constitute an employment agreement between the employer and employee and is subject to change by the employer as the needs of the employer and requirements of the job change.