



COMMUNITY FIRST FUND TEAM MEMBER PROFILE

Date: 06/2021

Name: Vacant

Position/Title: Community Microlender

Department: AGL Reports To: Affinity Group Microlending Manager

Salary Band: Technical Specialist

CHARACTERISTICS

- Adaptable
- Organized/ Efficient
- Approachable
- Analytical
- Independent/ Self-motivated
- Ethical
- Goal Oriented
- Trustworthy
- Learner
- Conscientious
- Communicative
- Flexible
- Performs well in a fast-paced work environment
- Supportive
- Curious
- Creative
- Demonstrated Initiative

SKILLS

- Bilingual Spanish/English proficiency.
- 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.
- Customer service.
- Public speaking.
- Ability to work effectively with internal staff, clients, key stakeholders, and other professionals.
- Strong analytical, time management, and organizational skills and the capacity to integrate diverse objectives with a high level of attention to detail.
- The ability to maintain a high degree of accuracy.
- Strong written and verbal communication skills.
- Ability to work effectively with racially and socially diverse individuals.

EXPERIENCE

- Bachelor's degree or equivalent professional experience in a relevant field such as financial management, small business management, business administration or economics.
- Minimum one year with a not-for-profit organization.
- Understanding of basic principles of accounting, finance and financial analysis helpful.
- Lending, loan administration, or loan servicing experience preferred.



- Knowledge of the microlending industry preferred.
-

ROLE:

The position of Community Microlender will utilize the affinity group lending model to provide small dollar, character-based loans to entrepreneurs and consumers in a group setting. The Community Microlender will increase the customer base, manage access to technical assistance and training, and originate, underwrite, and close microloans.

RESPONSIBILITIES:

- 1. Lending**
- 2. Loan Servicing**
- 3. Documentation and Reporting**
- 4. Individual, Team & Company Participation**

EXPECTATIONS:

- 1. Lending**
 - Develop a plan to increase customers with annual goals and objectives
 - Host or attend informational sessions to promote the program
 - Seek client referrals
 - Perform intake process for potential customers and input data into the appropriate software system
 - Maintain accurate record of prospects
 - Conduct general underwriting to determine eligibility
 - Follow established process for declining or approving the loan
 - Coordinate with lending support to prepare closing documentation and check requests
 - Coordinate closing with group members
- 2. Loan Servicing**
 - Provide closing information to appropriate department
 - Coordinate payment information
 - Support the collection process
 - Support defaults and foreclosures according to policy
 - Determine group contribution for loan loss and manage the documentation
 - Coordinate additional payments
 - Coordinate loan loss escrow
- 3. Documentation and Reporting**
 - Assure the development of action plans including technical assistance
 - Review and document progress on action plans semi-annually
 - Manage and track technical assistance provided
 - Implement end of cycle activities including exit survey, job creation, self-assessment, and other identified documentation
 - Assess eligibility and terms of subsequent cycles
 - Maintain program success stories
 - Document program impact as directed
- 4. Individual, Team & Company Participation**
 - a. Quarterly Coaching Sessions and Annual Review Meeting



- b. Department Meetings
- c. Delinquency Meetings
- d. Opportunities Meeting, Quarterly Business Meeting
- e. Responsible for promotion of other lending products
- f. Participate in training, assessments, and surveys as directed
- g. 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 30% 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.