



## Position Description

**Title:** ENC Business Lender II

**FLSA Status:** Exempt

**Reports To:** Senior Vice President & NC Market Manager

**Number of Positions Reporting to this Position:** 0

**Location:** Eastern NC

**Salary:** \$65-\$85k commensurate with experience

### Partner Community Capital

Partner Community Capital is a US Treasury-certified Community Development Financial Institution ("CDFI") established in 2000 to provide financing and advisory services to triple bottom line businesses in the Southeast US, primarily in North Carolina (NC) and West Virginia (WV). PCAP's business clients are predominantly located in underserved communities and are unable to access adequate capital from traditional sources. To learn more about PCAP, visit [www.partnercapital.org](http://www.partnercapital.org).

**Must have received or be willing to receive the COVID-19 vaccination by date of hire to be considered.**

### Position Summary

The primary purpose of this position is to provide support to the Lending and Loan Servicing Department. The incumbent is responsible for prospecting loan opportunities, conducting due diligence on requests for credit, summarizing requests for financing in a credit memo which addresses strengths and weaknesses of request and presents credit requests for approval.

All activities must support Partner Community Capital's ("PCAP") mission, strategic goals, and objectives.

### Responsibilities & Scope

*The position duties and responsibilities listed below describe the general nature and scope of work. Other responsibilities, duties and skills may be required and assigned, as needed.*

- Builds a pipeline and successful portfolio of small businesses that meet PCAP's mission.
- Meets or exceeds annual lending goals.
- Maintains acceptable write off and delinquency ratios for loans originated.

- Prospects for loan opportunities from multiple sources, including: lending institutions; community economic development organizations; and sector-specific organizations and associations.
- Markets and represents PCAP to a range of audiences at conferences, in one-on-one meetings, and in the media; seeks opportunities to serve the community on committees and boards.
- Evaluates loan requests and applications to determine fit with PCAP's investment strategy and overall portfolio.
- Conducts due diligence, utilizing PCAP's underwriting guidelines and financial analysis software to evaluate a company's credit worthiness.
- Writes investment recommendations with proposed terms and conditions and presents them to PCAP Investment Committees; negotiates final terms and conditions of investment with the applicant, upon approval.
- Monitors the financial and organizational health of borrowers, through analysis of company financial statements and annual site visits; recommends follow-up actions and restructuring loans when necessary.
- Assists the Director of Lending and President in continuously improving PCAP's underwriting and loan/investment policies and practices; operating practices; and marketing and outreach practices and materials.
- Performs other duties as assigned.

## **Behavioral Competencies**

*This position requires the incumbent to exhibit the following behavioral skills:*

*Commitment:* Sets high standards of performance; pursues aggressive goals and works efficiently and effectively to achieve them; strives for results and success; conveys a sense of urgency and brings issues to closure; and persists despite obstacles and opposition.

*Customer Service:* Meets/exceeds the expectations and requirements of internal and external customers; identifies, understands, monitors, and measures the needs of both internal and external customers; talks and acts with customers in mind; and recognizes working colleagues as customers

*Effective Communication:* Conveys necessary information clearly and effectively orally or in writing; demonstrates attention to, and conveys understanding of, the comments and questions of others; listens effectively.

*Initiative:* Proactively seeks solutions to resolve unexpected challenges; actively assists others without formal/informal direction; possesses the capacity to learn and actively seeks developmental feedback; applies feedback for continued growth by mastering concepts needed to perform work.

Job Knowledge: Exhibits requisite knowledge, skills, and abilities to perform the position effectively; demonstrates knowledge of policies, procedures, goals, objectives, operational entities, requirements, and activities as they apply to the assigned organizational entity of PCAP; uses appropriate judgment & decision making in accordance with level of responsibility.

Problem Solving: Identifies and resolves problems in a timely manner; gathers and analyzes information to develop alternative solutions; uses strong reasoning and conflict resolution skills.

Professional Behavior: Exhibits positive, polite, courteous, honest, and conscientious behavior with all internal/external clients; accepts responsibility for actions and adjusts behavior as appropriate.

Reliability: Employee demonstrates sound reasoning and critical thinking by making decisions in line with established expectations; performs work in a reliable manner that is both accurate and timely; ensures a positive record of attendance.

Responsiveness and Accountability: Demonstrates a high level of conscientiousness; holds oneself personally responsible for one's own work and does fair share of work.

Teamwork: Balances team and individual responsibilities; exhibits objectivity and openness to others' views; gives and welcomes feedback; contributes to building a positive team spirit; puts success of team above own interests; supports everyone's efforts to succeed.

## **Job Competencies**

- Knowledge of and strong commitment to PCAP's mission, vision, strategic plan, and organizational policies and programs.
- Unwavering ethical standards and integrity.
- Financial knowledge with a strong understanding of balance sheets, income statements, and cash flow analysis and loan underwriting.
- Experience and interest in credit enhancement products such as SBA and USDA products.
- Commitment to positive environmental change and economic improvement for disadvantaged communities and individuals.
- Ability to establish and maintain effective working relationships with staff, vendors, consultants, contractors, community partnerships, and local, state, and federal officials. Ability to communicate with people from a broad range of socio-economic backgrounds.
- Excellent verbal and written communication skills.
- Ability to perform duties with a high degree of judgement, discretion, and confidentiality.
- Ability to perform multiple tasks under pressure while maintaining professional composure under stress.

## **Education and/or Experience**

Bachelor's degree from an accredited college or university in Business Administration, Finance, Accounting, Community Development, or closely related field and three to five (3-5) years of experience in small business lending, assistance, or management with commercial loan underwriting responsibilities. An equivalent combination of education and experience may be considered and substitute for lending experience as well as the performance and volume of loans originated in current and prior lending positions.

## **Technical Skills**

To perform this job successfully, the employee should have strong computer skills (MS Word, Excel, and Outlook). Must have the ability to learn other computer software programs as required by assigned tasks.

## **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.

To perform this job successfully, the employee is frequently required to remain in a stationary position. Daily movements include sitting; standing; operating computers and other office equipment; moving about the office; and attending onsite and offsite meetings. The employee must be able to communicate via email and verbally via telephone. The employee must occasionally transport up to 25 pounds.

## **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.

Office environment. The noise level in the work environment is usually moderate.

## **Compensation & Benefits**

This position offers a competitive salary (\$65-\$85k commensurate with experience) and a highly competitive package of benefits including employer contributions for health care, paid holidays, vacation and personal/sick leave, retirement plan and more.

This job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee. Duties, responsibilities and activities may change or new ones may be assigned at any time, with or without notice.

Qualified candidates should email resume and cover letter to: [careers@partnercapital.org](mailto:careers@partnercapital.org).

Partner Community Capital, a Non Profit Corporation, is an Equal Opportunity Employer who fully and actively supports equal access for all people regardless of Race, Color, Religion, Gender, Age, National Origin, Veteran Status, Disability, Genetic Information or Testing, Family and Medical Leave status, Sexual Orientation and Gender Identity or Expression. The Fund prohibits retaliation against individuals who bring forth any complaint, orally or in writing, to the employer or the government, or against any individuals who assist or practice in the investigation of any complaint, or otherwise oppose discrimination.