



POSITION TITLE: Rural and Bilingual Loan Officer
COMPENSATION: \$65,000-\$85,000
EMPLOYMENT TYPE: Exempt / Full-time / 40 Hours Per Week
DEPARTMENT: Community LendingWorks
POSITION REPORTS TO: Director of Community Lending
DIRECT REPORTS: No
POSITION TYPE: Hybrid

ABOUT DevNW:

DevNW and our CDFI partner Community LendingWorks (CLW) and Construction Partner Neighborhood Building Corporation are fostering vibrant, inclusive communities by prioritizing housing, asset development, wealth building, and small business development. To do this work we are deconstructing pervasive systems of oppression such as racism, classism, or sexism that maintain persistent disparities and perpetuate deep imbalances in power, opportunity, and wealth.

OVERVIEW:

The Rural and Bilingual Small Business Loan Officer plays a pivotal role in driving economic growth and fostering financial opportunity in Central and Western Oregon. By originating and closing small business loans of up to \$250,000, with a focus on Rural, Latinx, and other underserved communities, they actively support CLW's mission. Building trusted relationships with rural and BIPOC entrepreneurs, as well as economic development programs, ensures that historically marginalized communities benefit most from CLW's lending activities. Meeting annual origination benchmarks exceeding \$1MM is crucial for the long-term viability of CLW's loan fund. Additionally, the Officer identifies systemic challenges faced by BIPOC, Spanish-speaking, rural, and underserved borrowers, advocating for new loan programs or policy changes to facilitate access to funds. Through strategic marketing efforts, they promote CLW's suite of loan products to small business referral partners and DEVNW team members, contributing to the strategic expansion of the loan fund.

REQUIRED COMPETENCIES:

- Minimum of 5 years of experience in consumer or small business loan origination*
- Bilingual in English and Spanish - reading, writing, and speaking.
- Demonstrated ability to generate loan volume through external, relationship-driven outreach.
- Significant experience efficiently and effectively processing loan inquiries and applications in a fast-paced, customer-centered, time-sensitive environment.
- Ability to consistently prioritize client needs and adopt a solution-oriented approach, always striving for what is in the client's best interest.
- Excellent verbal and written communication skills, including comfort presenting in front of a wide variety of partner groups and potential borrowers.
- Comprehensive proficiency in reviewing and interpreting business plans and financial analysis and articulating thoughtful feedback.
- Entrepreneurial mindset and self-directed work capability, requiring minimal hands-on supervision.
- Demonstrated experience in collaborating with a diverse range of clients and community partners.
- Ability to work evenings and weekends as needed to attend outreach and partner events or business site visits.

- The ability to travel throughout western and central Oregon for day trips and occasional overnight trips, including the ability to be insured to drive a company car, as well as access to a personal vehicle to drive (and receive mileage reimbursement) if a company car is unavailable.
- Knowledge of micro and small business lending.
- Excellent verbal and written communication skills, including public speaking.

*can be a combination of education/field experience that demonstrates required knowledge, skills, and abilities

RESPONSIBILITIES:

- Conduct relevant, targeted outreach based using participant criteria.
- Assist prospective borrowers in assembling their loan application package, including collecting necessary documents, business details, and financial and personal background information, to facilitate the application process.
- Facilitate the origination and deployment of small business loans and some consumer lending products, including evaluating applications, preparing memos for credit committee, presenting applications to credit committee, etc.
- Conducting site visits to monitor existing loans and cultivate strong relationships with borrowers.
- Foster and nurture professional partnerships with trusted referral sources, including loan officers from mainstream banks, business development agencies, city/county economic development staff, chambers of commerce, and social service agencies throughout rural and Spanish-speaking communities.
- Represent CLW at tabling events, community presentations, etc.
- Engage potential borrowers from CLW's target communities, such as low-income individuals, entrepreneurs, small businesses, rural communities, and underrepresented communities, while promoting CLW products.
- Collaborate with the DevNW/CLW finance team to coordinate the disbursement of small business loan funds.
- Proactively participate in staff meetings to cultivate a collaborative environment that enhances the comprehension of our organization's mission and goals, all while promoting CLW loan products.

BENEFITS:

- Generous employer contribution for Employee medical, dental and vision insurance. Medical insurance includes extensive behavioral health, chiropractic and acupuncture benefits.
- Annual paid time off includes vacation, sick, personal and self-care days
- The organization recognizes all twelve federal holidays as paid days off as well as two floating holidays to acknowledge or celebrate days important to them, i.e. birthdays or anniversaries, days of significance or cultural traditions
- A robust Employee Assistance Program (EAP) available to all employees regardless of enrollment in benefit program includes eight counseling sessions, legal assistance, identity theft protection, pet insurance and gym discounts.
- 401k program with employer match after one year of service
- Voluntary Life/AD&D, Accident & Illness insurance programs and Flexible Spending Account (FSA) with debit card.
- Perks include Flexible work schedule, Condensed work week (4/10s, 4/9s +4, 5/8s), Hybrid work – work from home or one of four office work spaces, Home office set-up stipend, Monthly internet stipend, Monthly cell phone stipend or mobile phone (if applicable), Annual organizational swag giveaway, Free financial education classes

TO APPLY: Provide an introduction letter or email detailing your interest that includes the following to lynn@communitylendingworks.org

1. Describe how your journey thus far has prepared you for the Required Competencies position?
2. Detail your **specific experience related to 1 aspect of the position.**
3. Current resume

Application Due Date: May 20th, 2024

DevNW is an Equal Employment Opportunity Employer. All qualified persons are encouraged to apply. Applications for employment will be considered without regard to race, color, national or ethnic origin, religion, gender, gender identity, sexual orientation, marital status, age, disability, and any other characteristic protected by applicable law.

Studies have shown that women and people of color are less likely to apply for jobs unless they meet every one of the qualifications listed. We are most interested in finding the best candidate for the job, and that candidate may be one who comes from a less traditional background. If you meet key qualifications for the job, and believe you would be the best fit, we would encourage you to apply; please use your cover letter or introductory email to explain how you will accomplish parts of the job for which you have less experience. If you are unsure whether you meet the qualifications of this position, please feel free to contact us.

DevNW values diversity and supports a welcoming, inclusive environment where all of our employees can thrive. We value a workforce that is representative of the communities

DevNW is an Equal Employment Opportunity Employer committed to providing reasonable accommodations to individuals with disabilities in accordance with the Americans with Disabilities Act (ADA) and other applicable laws. If you require accommodations due to a disability to participate in the application process, please contact pooja.ananda@devnw.org

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