



108 Church Street, 3rd Floor | New Brunswick, NJ 08901 | 732.640.2061 phone | 732.543.1201 fax | www.newjerseycommunitycapital.org

Small Business Loan Officer

Passionate about groundbreaking community development and mission-driven leadership in a growing organization? Interested in cutting-edge community development, neighborhood revitalization, and developing mission-driven strategies? If so, we want to talk to you!

New Jersey Community Capital (NJCC) is a community development financial institution with a mission to create thriving communities through strategic investments and knowledge. Fulfilling the needs and improving the quality of life of thousands of individuals and families would not be possible without our talented staff and motivating environment. NJCC embraces diversity and equal opportunity in a serious way. We are dedicated to forming a team that represents a variety of backgrounds, perspectives, and skills. The more inclusive we are, the better our work will be.

Job Overview

The Small Business Loan Officer (SBLO) is primarily responsible for originating, underwriting and closing loans to small businesses throughout New Jersey. The SBLO will ensure that existing products and services are relevant to market needs and develop new products and services.

Essential Functions

- Originate small business loans that are consistent with NJCC's mission and in compliance with NJCC's loan policies and capital resources to meet annual loan production goals and objectives.
- Work with the lending team to identify new and retain existing clients and small businesses within low- and moderate-income communities that would benefit from NJCC's existing products and services.
- Actively maintain and cultivate relationships with new and existing borrowers and financial partners.
- Maintain relationships with organizations, community development professionals and key stakeholders to increase NJCC's visibility in low- and moderate-income communities.
- Represent NJCC at community meetings, conferences, seminars, workshops and other activities to increase NJCC's position and presence in the community.
- Manage NJCC's Garden State Relief loan portfolio and NJCC's role in the Equitable Small Business Initiative.
- Work with clients to gather financial, operational and organizational materials in preparation of loan applications.
- Conduct loan/project underwriting and due diligence.
- Prepare Credit Approval Memorandums and present final credit proposals to Credit Committee.
- Work with NJCC staff and outside legal counsel on preparation of commitment letters and review loan closing documents.

- Work with borrowers and NJCC staff in reviewing and processing loan advances.
- Provide technical assistance to borrowers in structuring their financing.
- Participate in the monitoring and credit quality review of ESBI loans.

Qualifications

- 5+ years of experience in small business lending, with experience in commercial real estate/affordable housing lending considered a plus.
- Demonstrated ability to build, manage and deepen client relationships.
- Knowledge of small business lending is required. Recent experience with small business lending in New Jersey considered a plus.
- Commitment to community development and low-income communities.
- Strong interpersonal and communication skills, both verbal and oral.
- Ability to work collaboratively with a diverse and broad base constituency.
- Ability and willingness to travel throughout New Jersey to meet with clients, stakeholders and community development professionals. Possess a valid driver's license.
- Results-oriented with ability to work independently and handle multiple tasks.
- Strong financial and analytical skills.
- Working knowledge of state and local subsidy programs is a plus.
- Bachelor degree or equivalent experience required.
- Proficient in computer applications used by the organization including spreadsheets and databases.
- Self-motivated and able to work independently.

Work Location

The position is located at 108 Church Street in New Brunswick, New Jersey 08901.

Work Schedule

Business hours run from 8:30 a.m. to 5:00 p.m.

Compensation & Benefits

We offer a competitive nonprofit annual salary based on experience and skills (\$75K-\$85K), as well as a generous benefits package, including health, dental, disability and life insurance after 30 days of service; 401(k) retirement plan after a year of service; flexible spending accounts, including medical, dependent care, and transportation; and 25 paid leave days, including sick and personal days plus 12 paid holidays.

To Apply

If this exciting opportunity appeals to you, please email your résumé to kcastillo@njclf.com and include "Small Business Loan Officer – *Your Name*" in the email subject line.

Check us out at www.newjerseycommunitycapital.org!