



The National Development Council
Small Business Lending
Portfolio Manager

Major Purpose of Job:

To service a portfolio of loans originated from NDC's non-SBA lending activities. The Portfolio Manager (PM) is responsible for overseeing the borrower relationships of a portion of the portfolio while loans are in the regular course of collection. The PM works under direct supervision of the Chief Portfolio Manager, exercising initiative and independent judgment in the performance of his (or her) responsibilities.

Essential Job Functions within assigned portfolio:

- Maintains accurate and complete servicing files, includes Servicing Actions and Modifications;
- Maintains borrower contact via physical or virtual, telephone & email to ensure high level of rapport and personal involvement with each borrower;
- Performs written annual reviews of borrowers (Updating financial, cash flow, collateral and guarantor information, including updating impact data);
- Performs financial analysis (spreading) and monitors collateral valuation;
- Attends (and provides input to members of) the Loan Committee;
- Maintains and monitors borrower database of pertinent information and chronological log of contacts;
- Coordinates with PM Admin to monitor tickler system for renewals and payments of borrower insurance policies and property tax payments. Responsible for compliance as applicable;
- Monitors and implements early phase collection procedures, including initial late notices;
- Through effective relationship management, provides general business, financial literacy, technical assistance and training to borrowers in need;
- Identifies delinquencies, develops and implements with borrowers "Catch up" plans for those experiencing short-term cash flow problems;

Other Responsibilities:

- Collection and delivery of CIIS Reporting data to partner organizations
- Submit quarterly reports to Grow Cuyahoga County Fund.
- NDC Credit/ED series training
- All other duties as assigned.

Education/Experience Requirements:

- Bachelor's degree from an accredited four-year college or university with major course work in finance, business administration, economics or a related field,
- Minimum one to three years of experience in commercial banking, business or community lending.
- Proficient with productivity software, including Microsoft Outlook, Word, Excel, PowerPoint, SharePoint. Facility with NetSuite, Spark, SBA Loan Manager, Fluxx, ZoomGrants (or similar platforms) a plus.
- Fluency in second language a plus.

Working Conditions:

Must be NYC based. There will be scheduled office days when health restrictions are lifted, and travel conditions normalize.

The position will require travel from time to time for company meetings and site visits.

Submit a cover letter and resume to careers@ndconline.org