



National Development Council
1111 Superior Avenue East
Suite 1114
Cleveland, OH 44114

**The National Development Council
Small Business Lending Team
Credit Analyst and Market Assistant**

Organization: The National Development Council

The National Development Council (NDC) is the oldest national non-profit community and economic development organization in the United States. NDC was founded in 1969 with a mission of increasing the flow of capital for investment, jobs and community development to underserved urban and rural areas across the country. For additional information about NDC, please visit <http://www.ndconline.org>

Position: Credit Analyst and Market Assistant (CAMA)

The Small Business Lending Team delivers NDC's core small business services, including both SBA guarantee funding for Grow America Fund (NDC's SBA-guarantee affiliate) and non-SBA loan products for Community Impact Loan Fund (NDC's non-SBA small business lending affiliate). The role centers on two core responsibilities, which include underwriting (of both SBA and non-SBA loans) and marketing of NDC small business lending products. The CAMA will work under the general supervision of the GAF Senior Loan Officer, exercising significant latitude in the use of initiative and independent judgement in the performance of his or her responsibilities.

The position will service multiple GAF communities with specific concentration in the New York metropolitan area, upstate New York, and Delaware. These communities may change and there could be additions from time to time when working on COVID relief programs in response to the pandemic. During normal periods of business operation (outside of COVID 19), the job involves travel to visit potential borrowers and to attend internal meetings.

The person selected for this position will be expected to:

- Gather data necessary to complete application package and source documents for credit analysis of all qualified applicants.
- Perform credit analysis and underwriting functions for qualified applicants.
- Prepare and present loan reports to the GAF credit committee.
- Negotiate any remaining loan structuring elements and issue commitment letters.
- Assist closing manager with preparation of closing documents, liaison with attorneys and SBA and gather final documents required for loan closings.
- Assist portfolio management with servicing issues and borrower relationships during the entire life of the loan.



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- Develop and maintain referral sources for prospective small businesses located within client communities and in need of financing. Market NDC and GAF loan products in various client communities. During COVID-19, participate in panels and online webinars to market the different loan products offered.
- Interview and screen prospective loan applicants to determine if minimal loan qualification standards are met.
- Assist potential borrowers to find alternative financing resources if they do not qualify for an SBA 7(a) loan under the GAF program. This includes leveraging other NDC loan products under National Development Council's Community Impact Loan Fund to include New York Forward, SOAR, FLEX and other local stabilization loan funds.
- Other responsibilities as assigned.

Minimum 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. A degree in history or political science could be deemed favorable as it develops strong analytic and writing skills.
- Strong analytical, time management and organizational skills as well as a high level of attention to detail.
- Effective written and verbal communication skills with the ability to be persuasive one-on-one as well as in a group settings.
- Knowledge and experience in program and task management.
- Strong intra-personal and management skills. Loan officers often work with different partners both inside and outside of the organization to accomplish tasks. Strong working relationships are required in order to succeed in the role.
- Ability to work effectively and motivate community-based organizations, banks, CPAs, small businesses, entrepreneurs, and public sector administrators.
- Impeccable personal integrity and ability to maintain confidentiality of borrower data.
- Computer literacy in contact management, word processing, spreadsheet and database programs.
- Presentation skills to small and large groups (5-100).

Submit a cover letter, resume and writing sample (credit memo/ work product if available) to careers@ndconline.org.

Competitive salary commensurate with experience. Comprehensive benefits package. NDC is an Equal Employment Opportunity employer.