



**The National Development Council
Small Business Lending Team
Lending Manager**

Organization: The National Development Council

The National Development Council (NDC) is the oldest and most innovative 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: Lending Manager (LM)

The Small Business Lending Team delivers NDC's core small business services, including both SBA 7a guarantee financing through Grow America Fund (NDC's SBLC affiliate) and non-SBA loan products for Community Impact Loan Fund (NDC's non-SBA small business lending affiliate). This position centers on the referral, sourcing and structuring of small business financing transactions. The LM will work under the general supervision of the Director of Lending, exercising significant latitude in the use of initiative and independent judgement in the performance of his or her responsibilities.

The position will service a region covering multiple states and communities with deals to be sourced, at any given time, from NDC small business lending's east, central or west regions. These communities may change, as necessitated, within the normal course of business. Furthermore, the job involves some travel to visit potential borrowers and to attend internal meetings.

The person selected for this position will be expected to:

- Be a self-motivated, goal-oriented business development, small business, or commercial lender.
- Develop and maintain a network of referral sources for prospective small businesses in need of financing. In general, through normal travel and networking, market NDC loan products to ensure a viable pipeline of leads.
- Market and structure a variety of NDC small business lending products along a capital resource continuum. To that end, if an applicant is not eligible for an SBA 7(a) loan under the Grow America Fund program, leverage other NDC small business lending products (such as revolving loan fund(s), SOAR program, FLEX, CT Boost, SBA 504 first mortgages, or any/all national, regional and local NDC business lending efforts and programs.
- Preliminarily screen prospective loan applicants to determine if minimal loan qualification standards are met. Ensure that the foundation for any long-term credit or closing items (to



include environmental concerns, appraisals, equity substantiations, lease length to be co-terminus with length of loan and site control etc.) are communicated to the applicant.

- Gather necessary data to complete an application package and source essential documents for credit analysis of all qualified applicants.
- Perform high-level credit analysis to include spreading of business financials, construction of business and personal cash flows, and collateral analysis. Thereafter, in line with the second bullet above, appropriately structure client financing needs with the correct loan product, competitive rate, appropriate term and issue term sheets.
- Upon acceptance of signed term sheets and receipt of deposit, write the initial story of the business through completion of a project summary and business history/background in preparation for submission to Credit. Ensure a smooth hand off from Originations into Credit, and maintain applicant/borrower relationship(s).

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, English or political science could be deemed favorable as it develops strong analytic and writing skills.
- Effective written and verbal communication skills with the ability to be persuasive and sales-oriented one-on-one as well as in a group settings.
- Strong analytical, time management and organizational skills as well as a high level of attention to detail.
- Knowledge and experience in program and task management.
- Strong intra-personal, time and goal management skills. Lending Managers 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.
- 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.

Salary Range

- \$100,000 to \$130,000 base plus incentives. Salary is commensurate with experience. Comprehensive benefits package. NDC is an Equal Employment Opportunity Employer.