



**POSITION:** Community Development Loan Officer

**STATUS:** Full-time, regular / exempt

**SALARY:** \$52,500

**LOCATION:** Charleston, SC

### ABOUT SOUTH CAROLINA COMMUNITY LOAN FUND

South Carolina Community Loan Fund (SCCLF) is a U.S. Treasury and South Carolina certified Community Development Financial Institution (CDFI) based in Charleston, SC whose mission is to advance equitable access to capital by providing loans, technical assistance, and advocacy for the development of affordable housing, healthy food retail, community facilities, and community businesses throughout South Carolina. Since 2004, we have provided 313 loans for \$39 million in financing that facilitated more than \$246.3 million in community development projects; we financed 1,410 housing units, 9 healthy food outlets, 10 community facilities, and 16 community businesses, creating or retaining 2,896 jobs and providing a safe, affordable place to call home for 3,525 individuals and families.

SCCLF is a dynamic non-profit organization with a small, but highly effective, staff that raises program and operating support through a combination of donations, grants, and impact investments. SCCLF currently operates with an annual operating budget of \$1.7M and program budget of \$6M. The organization loans and revolves capital to continually expand and sustain its mission.

### JOB DESCRIPTION

The **Loan Officer** will be responsible for the growth of SCCLF's loan portfolio in Coastal SC. The Loan Officer will support clients through all stages of the application and underwriting process from originating deals to assisting with applications, conducting financial analyses, underwriting and structuring loans, preparing documents for loan approval, and presenting proposals to loan committees as well as provide organizations and individuals with technical assistance in the Coastal region of South Carolina. The Loan Officer will also be responsible for business development and program marketing.

The successful candidate will be a self-starter who has the ability to multitask in a fast paced environment, work independently as well as part of a team, and is driven to succeed. Familiarity with credit analysis, community and economic development, and a working knowledge of the region's business community are required for success in this position.

### KEY RESPONSIBILITIES

- **Lending Management** - Responsible for assisting clients in securing SCCLF loans of up to \$1,000,000 for affordable housing, healthy food retail, community facilities, and community businesses. Support clients through all stages of the lending process from originating deals to assisting with applications, conducting financial analyses, underwriting and structuring loans, preparing documents for loan approval, and presenting proposals to loan committees. Ensures that data collection, reporting, and filing systems meet organization's needs and comply with any and all contract, audit, or funder requirements.
- **Technical Assistance** - Responsible for working with clients to evaluate their overall financial health, determine financing needs, verify credit-readiness, and assess project feasibility. As needed, present workshops on SCCLF's loan programs and financing.



- **Business Development** - Responsible for cultivating relationships with banks, local government agencies, community organizations, business associations, and other local financial intermediaries. Promote increased visibility in market. Represent SCCLF in public forums, facilitate community outreach efforts, and build referral networks.
- **Program Marketing** - Responsible for developing strong and effective relationships with SCCLF's existing borrowers and cultivating new borrowers. Represent SCCLF in meetings with local elected officials.
- **Market Research** - Responsible for reading, reviewing, and summarizing relevant community reports, ordinances, plans and documents related to the local market.

## KEY SKILLS

- Excellent credit analysis skills, with outstanding attention to detail and familiarity with accounting
- Evidence of significant external client contact & business development skills
- Understanding of community development finance
- Commitment to mission driven lending

## MINIMUM QUALIFICATIONS

- At least five (5) years of lending and credit experience
- Bachelor degree or equivalent experience required
- Proficiency with Microsoft Office applications including Word, Excel and PowerPoint
- Willingness and ability to travel locally year round

TO APPLY, PLEASE SUBMIT THE FOLLOWING TO Anna Lewin, Chief Operating Officer, at [anna@sccommunityloanfund.org](mailto:anna@sccommunityloanfund.org)

- Cover Letter and Resume
- References

## SALARY COMMENSURATE WITH EXPERIENCE, BENEFITS INCLUDE

- SCCLF contributes 3% of employee's annual salary toward retirement plan
- Medical, life, and long term disability insurance
- 20 days of Paid Time Off (PTO) per year + 12 paid holidays per year
- Flex schedule
- Mileage reimbursement for out of town travel at the federal rate of reimbursement
- Cellular phone