

Grafton Regional Development Corporation
Commercial Loan Officer

Grafton Regional Development Corporation (GRDC) is the nonprofit economic development organization serving small business owners and entrepreneurs in Grafton County, NH. Passionate about supporting our community, we work with a diverse group of rural business owners across Grafton County. We are looking for a Loan Officer who wants to help grow and support the small businesses of Grafton County in order to sustain vibrant communities across our region.

GRDC provides lending, educational programs, access to grants, business incubator space and coworking space and technical assistance to the business owners of Grafton County. The Loan Officer is responsible for managing the small business and micro-lending programs. The ideal candidate has a strong interest in economic development lending, enthusiasm for serving rural businesses and enjoys connecting with a network of referral sources to reach new clients.

Location: Based in Plymouth or in Lebanon, NH, this position will require some travel within the county and at least one day of work in the office with the ability to also work remotely.

Schedule: Initially half time (20 - 24 hours/week average) with likely increase to full time in the next year if candidate is interested.

Responsibilities:

- Develop and foster key relationships to ensure collaborative partnerships with area financial institutions and other referral sources for loan referrals. Continually develop relationships with bankers, accountants, lawyers, and other referral sources. Market the programs and recruit clients by establishing community relationships and other referral sources.
- Originate/package and underwrite loans in accordance with production expectations.
- Submit loans with required documents and loan officer recommendation to staff, Loan Committee or Board of Directors as required by Revolving Loan Fund Policy. Manage the work of the Loan Committee in partnership with the Loan Committee Chair and CEO.
- Monitor progress, collect data or documentation, and manage clients as required by funders and internal policies through ongoing client contact. Work closely with lending clients to identify business needs and refer clients to other GRDC staff for non-lending business services.
- Manage portfolio in compliance with Federal or other requirements. Update policies, procedures report to funders, the Board of Directors or others as required. Track outcomes and other data as required.
- Accountable to meet and exceed production goals and program deliverables for assigned area.

Qualifications and Education Requirements:

- Demonstrated interest in community economic development and the mission, vision and values of Grafton Regional Development.
- Proven working experience, preferably in lending as a Loan Officer. Solid understanding of direct lending products and practices. Ability to source new clients.
- Knowledge of Grafton County or experience in another rural region preferred. Willingness and ability to travel throughout the area to engage in marketing and outreach activities.
- Demonstrated self-starter who goes beyond job description to make sure goals are achieved.

- Highly organized, detail-oriented, and comfortable with various software including Microsoft Office products. Familiarity with portfolio management software preferred.
- Strong analytical and math skills with willingness to use qualitative and quantitative data in decision making. Full understanding of business cash flow and other business principles. Excellent communication and interpersonal skills. Ability to thrive in an entrepreneurial, team-oriented, and mission driven environment.
- BS or BBA degree in finance, economics, or a related field preferred. Minimum three to five years' experience in business banking, underwriting, accounting or related field preferred.
- Experience in community development lending and a strong background in small business financing preferred.
- Strong written and verbal communication skills and computer literacy. Strong analytical and problem-solving skills.
- Must be able to prioritize and handle multiple tasks in a fast-paced organization to meet deadlines and performance goals.
- The ability to communicate effectively and work with a diverse community is essential.
- Valid driver's license and access to a vehicle as the position requires travel within the state.

Pay: Hourly \$33.65 for 20 hours/week which totals \$35,000 annually.

Benefits:

- 24 benefit days annually and all federal holidays, pro-rated to percentage of scheduled hours
- Cell phone reimbursement.
- Access to employers' health insurance plan at employee's expense when part time.

GRDC is an Equal Opportunity Employer. We believe that no one should be discriminated against because of their differences, such as age, disability, ethnicity, gender, gender identity and expression, religion or sexual orientation. All employment decisions shall be made without regard to age, race, creed, color, religion, sex, national origin, ancestry, disability status, veteran status, sexual orientation, gender identity or expression, genetic information, marital status, citizenship status or any other basis as protected by federal, state, or local law.

To Apply: please send your resume and cover letter to adc@graftonrdc.org.