



Business Loan Officer

Position Summary

The Business Loan Officer originates and services commercial loans throughout Southeast Alaska and provides ongoing business consulting to assist borrowers to develop sustainable enterprises that provide employment throughout the region. The successful candidate will be responsible for growing JEDC's loan portfolio in a sustainable manner and will assist entrepreneurs to access financing from other lenders including commercial banks, state agencies and other non-traditional sources of financing.

Essential Job Functions

The Business Loan Officer's duties include:

1. Providing detailed information on the loan programs and application assistance to banks, businesses, community development groups and individuals;
2. Screening applicants for eligibility and if ineligible, providing suggestions for assistance from other sources;
3. Researching, analyzing and organizing data, including the program requirements of various loan programs that may be applicable to Southeast Alaska's small businesses, into written reports and PowerPoint presentations using computer techniques, composition and editing skills;
4. Processing loan applications, completing credit analysis, presenting loan recommendations to the appropriate loan committees, preparing loan closings, maintaining loan servicing activities and maintaining the loan portfolio within an acceptable risk;
5. Organizing and presenting speeches, workshops and other material, written and oral, as needed for public education and marketing;
6. Traveling to other Southeast communities to present workshops and provide one-on-one consultation on business loans and lending institution requirements to the extent supported by grant funds;
7. Preparing issues and briefing materials and options for discussion and resolution by the loan committees, the JEDC board or other groups, identifying policy issues and drafting appropriate policy documents for consideration;
8. Maintaining basic loan files and loan servicing activities to meet the criteria for monitoring by auditors and oversight agencies and boards;
9. Coordinating with the appropriate staff to prepare budgets, reports and statistics needed for internal operations;



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10. Monitoring and reporting progress in training new staff and working with assigned staff to develop their skills and increase their knowledge and ability so they can handle increased responsibility;
11. Overseeing the administration of the loan programs to see that all federal and state and local guidelines are met, and that deadlines for loan applications, closings, reports and requests for technical assistance are met in a timely manner;
12. Maintaining relationships with regional groups and financial institutions involved in business and economic development as well as state and federal funding agencies and organizations by attending regional, state and national meetings;
13. Developing plans and identifying methods for improvements in the operation and administration of the loan programs;
14. Drafting, creating and assembling the components necessary to successfully apply for and implement new programs;
15. Marketing of the loan programs, including participating in radio programs, issuing newsletters and other marketing efforts; and
16. Performing any other task assigned.

Scope of Responsibility

Knows the policies, procedures and practices necessary to conduct essential job functions. Is aware of the role of the position and its potential impact on the programs and financial condition of the organization.

Decision Making

Carries out duties and responsibilities under the supervision of JEDC's Executive Director. Makes decisions and establishes work priorities consistent with JEDC's strategic plan.

Authority

Does not direct the activities of staff or a function.

Communication

Exchanges routine information in an appropriate manner.

Qualifications Required

- Graduation from an accredited college or university with preference given to major course work in the fields of public administration, business administration,



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economics, or other closely related fields of study. A master's degree in any of the foregoing is desirable but not mandatory.

- Excellent ability to analyze financial statements, project cash flow and assess risk are required.
- Five years direct lending experience in commercial lending within a bank or institutional lender. Experience with workouts and collection of commercial credits is a plus.
- Exceptional organizational skills, time management and strong ability to manage details.
- Team player with a proven ability to interact with all levels of staff and constituents from diverse communities.
- Ability to exercise discretion and maintain confidentiality.
- A commitment to the mission of the Juneau Economic Development Council.

Other Duties, as Assigned

This is a permanent, full-time, nonexempt position based in Juneau, Alaska with frequent travel throughout Southeast Alaska.

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Employment at the Juneau Economic Development Council is contingent upon successful completion of background screening as well as past employer reference checks. All employment at the JEDC is "at will." Equal employment opportunity and having a diverse staff are fundamental principles of the JEDC.