



Affiliated Tribes of Northwest Indians Economic Development Corporation

Position Description

Position Title:	Loan Program Manager
Location:	ATNI-EDC Office in Portland, Oregon
Salary:	\$48,000 - \$56,000 per year, based on experience
Posting Date:	December 20, 2018
Closing Date:	February 15, 2019
Anticipated Start Date:	March 25, 2019

Organization Overview

The **Affiliated Tribes of Northwest Indians Economic Development Corporation (ATNI-EDC)** is a nonprofit organization that provides financial and technical assistance to ATNI Member Tribes in the priority areas of community and economic development to each of the fifty-seven ATNI Member Tribes in the Pacific Northwest. As one of its tools, ATNI-EDC operates a Revolving Loan Fund that aims to increase access to capital for Native American communities and entrepreneurs. ATNI-EDC first began lending in 2000 and became a certified Community Development Financial Institution (CDFI) in 2002.

Position Overview

The Affiliated Tribes of Northwest Indians Economic Development Corporation (ATNI-EDC) is seeking a dedicated **Loan Program Manager** who will oversee all lending activities for the organization. The position offers an excellent opportunity to work hands-on with a historically marginalized population and facilitate access to capital and appropriate loan products, as well as provide technical assistance to emerging and established Native entrepreneurs that are seeking to start or scale their business. The successful candidate will be a **community-oriented self-starter**, a **strong communicator**, and a **creative problem solver**, and will have a passion for providing access to capital to Indigenous communities. Under the supervision of the Executive Director, the Loan Program Manager will be responsible for managing and operating the Revolving Loan Fund which includes underwriting loans, managing the portfolio, marketing the program, growing loan capital, and offering training and technical assistance. ATNI-EDC is a lean organization, and the *Loan Manager may be asked to use their skill set to perform tasks outside of this position description on a case-by-case basis.*

Duties

Oversight & Management- Manage the ATNI-EDC Revolving Loan Fund. Develop and maintain the RLF as a responsible alternative lender. Provide timely and accurate reports to funders, the ATNI-EDC Board, and the Loan Committee as required. Provide monthly status reports to the Loan Committee. Prepare annual program budget and projections. Propose, implement, and monitor corrective actions plans for delinquent loans as necessary. Develop administrative systems to ensure proper accountability and credibility. Develop tools and materials to market the Revolving Loan Fund program and reach out to ATNI Member Tribes and tribal members to inform them about the program.

Lending- Review and evaluate applications from loan candidates for completeness of business plan and soundness of project. Provide written recommendations with financial analysis and present to the Loan Committee for review and final decision.

Portfolio Management- Monitor the overall quality of the loan portfolio and provide recommendations to the Loan Committee when problems arise. Develop and maintain a professional relationship with loan customers. Maintain proactive and open communications with each borrower.

Technical Assistance- assist loan applicants & borrowers with: access to trainings and services; loan structuring and developing complete loan applications; developing and refining financial statements; developing successful loan packages for commercial lenders.

Build Tribal Relationships- Develop and maintain positive relationships with ATNI member tribes, particularly Economic Development officers, planners, and tribal loan operators.

Build Strategic Relationships- Develop and maintain positive relationships with other lenders, funding sources (including federal agencies and foundations), and technical assistance providers to strengthen and advance the Revolving Loan Fund program. Work closely with commercial (banks/ credit unions) and alternative lenders (CDFI's and tribal credit enterprises) to provide gap or bridge financing on large projects or when additional subordinated debt is necessary to close the loan.

Qualifications

Education & Experience

- A bachelor's degree in business administration, finance, or related field
- A minimum of five years of experience in lending, small business lending, banking, or financing
- Education may be substituted for experience

Skills & Knowledge

- A general understanding of compliance laws and regulations for lending
- Specific knowledge of business plan development, loan documentation, loan servicing, loan collateralization, and loan collection
- General knowledge of Pacific Northwest based Tribes and a working understanding of governments, cultures, customs, and histories is desired
- Demonstrated ability to work with communities of diverse cultures and backgrounds
- General knowledge of economic development organizations and relevant non-profits in the Pacific Northwest is desired
- Loan documenting in multi-state region desired; Experience lending in Oregon, Washington, and/or Idaho desired;

Abilities

- Ability to travel regionally and nationally (anticipated 6-10 times per year)
- Ability to convey complex issues clearly, completely, and concisely both verbally and written to a broad and diverse audience

To Apply:

Please send a cover letter (1-page maximum), resume or CV, and a list of three professional references. Your cover letter should clearly explain how your skills, experience, and interests fit this position.

By email: Send to info@atniedc.com with the subject line of "Application for Loan Program Manager" by end-of-close business on the day of the application deadline listed above. It is preferable if you send your documents as one pdf.

By mail: Send to: Amber Schulz-Oliver, ATNI-EDC, 6636 NE Sandy Blvd, Portland, OR 97213. Envelope must be postmarked **TWO DAYS PRIOR** to the application deadline listed above. If you are sending your application by mail, please inform us by email (info@atniedc.com) or by phone (503.249.5770).