



Affiliated Tribes of Northwest Indians Economic Development Corporation

Position Description

Position Title:	Loan Officer
Location:	ATNI-EDC Office in Portland, Oregon
Salary:	Preferred range \$40K - \$45K per year, negotiable depending on qualifications
Closing Date:	August 16, 2019
Anticipated Start Date:	September 9, 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 to small businesses and tribes 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 Officer** 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 supporting small businesses and providing access to capital to Indigenous communities. Under the supervision of the Executive Director, the Loan Officer will be responsible for administering the Revolving Loan Fund portfolio which includes *loan servicing*, *underwriting*, *promoting* the program, and *supporting small business development*. ATNI-EDC is a lean organization, and the *Loan Officer may be asked to use their skill set to perform tasks outside of this position description on a case-by-case basis*. There will be training opportunities in loan servicing and underwriting depending on experience of candidate.

Duties

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.

Build Strategic Relationships- Develop and maintain positive relationships with ATNI member tribes, particularly Economic Development officers, planners, and tribal loan operators. 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 three 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 loan documentation, loan servicing, loan collateralization, and loan collection
- Demonstrated ability to work with communities of diverse cultures and backgrounds
- Commitment to community development
- General knowledge of Pacific Northwest based Tribes and a working understanding of governments, cultures, customs, and histories is desired
- 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 occasionally travel regionally and nationally
- 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), along with a 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 Officer" by end-of-close business on the day of the application deadline listed above. It is preferable if you send your documents as a single 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).

ATNI-EDC is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex or national origin. In deference to its status as a tribally affiliated entity and its goal of building capacity in tribal communities, ATNI-EDC reserves the right to apply Native American preference in its hiring.