

## **Commercial Lending Position Loan Program Manager**

Unique opportunity to utilize knowledge, skills, and experience leading a small business financing program in a non-bank setting.

The Mid-Willamette Valley Council of Governments (MWVCOG) Small Business Lending Program started in 1983 to assist small businesses with low interest loans for new business ventures or expansion of existing businesses by providing access to commonly used government funding programs, such as U.S. Small Business Administration, (SBA), U.S. Department of Agriculture (USDA), U.S. Economic Development Administration, (EDA), and State of Oregon Business Development Fund (OBDF).

This position is part of the Community and Economic Development team and is the manager of the Business lending program of the COG within this department. As part of the Economic and Community Development Department, this position is responsible for oversight of staff or contracts that support the lending program, and will manage the financial services to small businesses, including counseling, loan packaging, and information/access to a variety of public sector financial resources, as well as managing the agency's loan portfolio. This position is responsible for those services related to the "CA Loan Program Requirements" under the agreement by and between the COG and the Valley Development Initiatives (VDI) Board.

### **Job Description:**

- ❖ Plan and deliver presentations to financial institutions, civic and professional groups and conferences to market loan program services. Develop promotional information about available financial resources. Develop and maintain productive relationships with private lenders and partnerships with other public development agencies and programs.
- ❖ Advise clients and their private lenders in the effective use of public sector lending programs. Review and analyze financial statements and other financial documentation from clients and provide appropriate financial counseling.
- ❖ Assemble financial documentation for prospective borrowers, review and analyze loan proposals for underwriting criteria and creditworthiness. Advise borrowers on the preparation of information needed by lending agencies. Prepare credit memos and staff reports for presentation to loan committees or to other loan decision bodies. Oversee the preparation of loan documents and other loan closing arrangements.
- ❖ Manage the Agency's loan portfolio. Oversee collection actions. Review and propose alternative actions such as loan extensions, workouts, collateral releases/substitutions, and assumptions. Direct collection litigation and oversee regular compliance monitoring. Review borrower financial statements and conduct site visits. Prepare reports on portfolio and program performance for submission to appropriate bodies.
- ❖ Provide assistance to member governments, and other agencies under contract, with the development and management of loan programs.
- ❖ Develop new sources of capital for the program and other initiatives to generate program revenues.
- ❖ Maintain cooperative working relationships with other Agency staff, member organizations and the general public.

### **Desired Attributes:**

- ❖ **Must have at least 3 years of SBA lending experience.**
- ❖ Equivalent to a Bachelor's degree and minimum 4 years of experience in small business lending, economic development, working with commercial loan clients in the capacity of loan underwriting, loan closing, and portfolio management.
- ❖ Broad knowledge of business administration, finance and accounting, financial lending and credit principles and practices, financial analysis, program marketing,
- ❖ Loan collection litigation and workout experience.
- ❖ Previous experience providing direct support to oversight and policy development boards and committees.

**Compensation\*:**

The salary range for this position is \$6533-\$8697 per month, DOQ. Benefits for the position include:

- Medical, Dental and Vision insurance coverage – 100% employer paid for employee coverage (must work a minimum of 20 hours/week; and 32 hours/week for 100% coverage). 15% employee contribution for qualified dependent coverage.
- Life and Long Term Disability Insurance – 100% employer paid.
- Retirement – 401(a) Defined Contribution Plan – Employer Paid (Non-PERS) 10.75%, Employee Contributes 4%
- Vacation Leave – 8 hrs./month accrual for the first two years.
- Sick Leave – 8 hrs./month accrual.
- 12 paid holidays per year + 1 additional floating holiday.
- Deferred compensation plan available.
- Paid parking or equivalent amount for public transportation options.
- Flexible working schedule available.

**All candidates are subject to a background check.**

***\*Salary and benefits quoted are based on full-time (40 hours/week) status. Salary and some benefits will be pro-rated based on the number of hours scheduled to work.***

**How to Apply:**

Persons interested in applying should submit a cover letter, completed application form and resume to: MWVCOG Loan Program Manager Recruitment, 100 High Street SE, Suite 200, Salem, OR 97301 or e-mail to [dvandyke@mwvcog.org](mailto:dvandyke@mwvcog.org). The application form is available to download at [www.mwvcog.org/jobs](http://www.mwvcog.org/jobs), and includes the **Veteran's Preference** form. Mid-Willamette Valley Council of Governments provides qualifying veterans and disabled veterans with employment preference in accordance with Oregon law. To claim veteran's preference, you must submit a Veteran's Preference Form and the required documentation with your application material.

**Position open until filled. First review of applications will be conducted on or after August 16, 2021.**

**Mid-Willamette Valley Council of Governments  
Background/History**

The Mid-Willamette Valley Council of Governments (MWVCOG) is a voluntary association of local governments (32 cities, three counties, the Confederated Tribes of the Grand Ronde, and six special districts) governed by a Board of Directors of 20 elected officials from the various jurisdictions. The organization was created to provide planning and coordination for local governments in the region that includes Marion, Polk and Yamhill Counties, and it operates a number of programs for its member governments including transportation planning, land use planning, economic development projects, environmental planning and coordination, grant writing and grant administration services, small business lending, housing rehabilitation loans and other activities that the Board may direct in a given year. MWVCOG is one of the oldest such organizations in the country.

The [MWVCOG Small Business Loan Program](#), which started in 1983, can help with low interest loans to assist small businesses expand or start new ventures by providing access to commonly used government finance programs, such as U.S. Small Business Administration (SBA), U.S. Department of Agriculture (USDA), U.S. Economic Development Administration (EDA), and State of Oregon Business Development Fund (OBDF).