

**Loan Officer**

Position Location: San Antonio, TX

Start Date: Immediately

Job Description

This position reports directly to the Director of Lending, Education & Training. The Loan Officer's primary responsibility is to make loans to qualifying business owners in the area, and help determine client training and education needs. The position is also responsible for the overall loan portfolio and periodic visits to existing clients. The loan officer is supervisor for interns and mentor for new staff. The Loan Officer also serves as the primary business developer on the loan team by representing PeopleFund at meetings, speaking at events, building relationships and devising new ways to increase deal flow in PeopleFund's target market. Duties and responsibilities include:

- Generates loan volume through building relationships with the community, partner organizations, bankers, accountants and other creative techniques.
- Generating new clients within PeopleFund's target markets that have a positive economic impact.
- Evaluates best ways to reach out to prospective clients in target market communities.
- Analyzes loan requests based on need, impact and financial viability.
- Screen potential clients and educate them about our loan process.
- Assist start-ups, established small businesses and nonprofit clients in preparation for a loan.
- Structure loans that have a positive impact in Texas' lower-income communities.
- Performs annual monitoring visits of PeopleFund clients and makes phone calls to delinquent clients.
- Ensure loan requests are properly assigned to underwriter and that deals move expediently through the process.
- Evaluate prospective clients for loan eligibility; gather necessary documentation, package loans according to corporate guidance.
- Identify technical assistance, education and training needs of clients.
- Maintain routine contact with loan prospects and existing clients.
- Screen potential clients and educate them about our loan process.
- Follow up with clients to maintain and strengthen the relationship.
- Other responsibilities include community outreach, collections, passing on loan capital and grant opportunities to corporate staff for actions.
- Train and mentor new staff on tasks and process.
- Attend and participate in lending events in support of PeopleFund's mission.
- All other duties as assigned.

Requirements

At least one year of lending experienced required.

To Apply

To apply for this position, please send a cover letter detailing your experience, current resume, salary requirements and 1-2 professional references. Only complete applications that contain the above items will be considered. Please send applications to rvallejo@peoplefund.org.

This position is a salaried, paid position and includes benefits options (medical, dental and vision, employer paid life), 401k match, use of company vehicle for work purposes, and professional development opportunities. Some travel (within Texas) is required.

Company Background

PeopleFund creates economic opportunity and financial stability for underserved people by providing access to capital, education and resources to build healthy small businesses.

PeopleFund believes that healthy small business growth is the key to economic recovery and development and that every person, no matter their background or economic situation, has the ability to become a successful entrepreneur and job creator given access to resources they need. Our goal is to give people the opportunity to turn their talents into a sustainable livelihood and achieve financial stability for themselves and their families. We inspire, educate, fund, and elevate clients on the path to prosperity and the American Dream.