



Small Business Lending Associate

Review of applications begins February 24, 2023. Position will remain open until filled.

Get to Know our Culture

At the Franklin County Community Development Corporation (FCCDC), we recognize that we have been operating within the White Dominant Culture and we are working to disrupt it internally through education, shared and personal work on our own development, and an openness to discussion. Our employees are people with different strengths, experiences, and backgrounds, who share a passion for strengthening the regional economy for all people and increasing its sustainability.

For the FCCDC, diversity includes race, gender identity and expression, age, disability status, sexual orientation, religion, socioeconomic status, and many other parts of one's identity. All our employees' viewpoints are key to our success, and inclusion is everyone's responsibility here. No matter who you are or where you come from, you are welcome here. At the FCCDC, we embrace individuality, support human growth, and recognize the value of second chances.

More About Us

The FCCDC is a nonprofit community economic development organization based in Greenfield, Massachusetts, that since 1979 has helped entrepreneurs and business owners of all types at every stage—from assistance writing a business plan to flexible financing and connections to resources. Through our Western Massachusetts Food Processing Center (WMFPC), we work with farmers and food entrepreneurs to strengthen the food system, offering rental manufacturing space as well as co-packing services to businesses. We also operate a small business incubator and administer a variety of other programs. This work creates opportunities and employment for low- and moderate-income residents throughout western Massachusetts, which is our primary mission. The FCCDC employs 20 hardworking staff committed to the organization's overall success. We have an operating budget of \$2.7 million and assets of \$10 million. We believe a strong local economy builds community and benefits everyone and we are dedicated to building a diverse, inclusive workplace.

Position Description

Franklin County CDC is looking for an individual with financial analysis and small business experience. This person will work directly with potential borrowers and offer support in underwriting and portfolio management of FCCDC's loan funds. Roughly half of our borrowers own farm or food businesses. Responsibilities include communicating with clients, financial statement analysis, loan documentation, loan monitoring/reporting, and relationship management. This is a great opportunity for someone interested in supporting small businesses and community lending. Join us and help make a difference!

FCCDC is a leading small business lender in western Massachusetts with a current portfolio of 120 loans and growing. In pursuit of our mission to align capital with social, economic, and

racial justice, FCCDC works to drive transformational change in financially underserved communities. We help money flow to people and places traditional finance doesn't reach. FCCDC secures public and private capital to build a stronger economy in our service area.

FCCDC is looking for a person that has a passion for the mission --someone who thrives on developing new strategies for increasing the flow of capital to businesses we currently serve and entrepreneurs we have not reached in the past.

Duties and Responsibilities

- Conduct loan underwriting, including financial analysis of borrowers' financial statements, qualitative analyses, and credit reviews.
- Manage loan compliance, including financial statement collection, and follow-up with borrowers.
- Assist in portfolio analysis.
- Assist with loan committee packages and follow-up with committee members' needs/requests for information.
- Provide quality customer service at all points of contact with borrowers and prospects.
- Coordinate business technical assistance and lending services.
- Assist with program outreach to build the pipeline and grow the portfolio, in particular with people from underserved populations.
- Demonstrate a commitment to diversity, equity, and inclusion through continuous development, modeling inclusive behaviors, and proactively managing bias.
- Help meet organizational goals and mission; participate in anti-racism activities; and help work for racial, social, and economic justice.
- Participate in FCCDC client and staff meetings, team meetings, and professional development activities.
- Ensure FCCDC values are brought to all aspects of the work: sustainability, equity, collaboration, inclusion, transparency, and innovation.

Qualifications

- Three to five years of relevant work experience. Education can be in lieu of some experience.
- Direct work experience in accounting or financial statement analysis. Experience may include internships.
- Strong written and verbal communication skills.
- Interpersonal skills and ability to work constructively with staff and diverse constituents.
- Ability to craft and understand loan documentation.
- Strong organizational skills and ability to manage multiple tasks under moderate supervision in an effective and efficient manner.
- Ability to work independently or in team environment as required.
- Knowledge of MS Excel and financial modeling skills. Digital literacy and ability to navigate workplace technology.
- Small business or entrepreneurial experience a plus.
- Experience with portfolio-management software a plus.
- Fluency in a language other than English a plus

If you are excited about this role and have relevant experience, but your experience does not align exactly with every requirement, we encourage you to apply.

Additional Information

Job Environment

We work 37.5 hours per week, and some work can be accomplished remotely. We provide flexible schedules when possible so that each employee is productive in a way that works for them and their family.

Salary Range/Benefits

- Salary Range: \$50,000 – \$55,000/yr.
- Retirement: 3% employer match
- Paid vacation, personal, and sick time
- Health insurance, health savings account

Reports to: Lending Director

Type of Position

Location: FCCDC office in Greenfield, some remote work available, some travel to client businesses.

Job involves normal physical requirements for an office position.

Employment Status: Full time Fair Labor Standards Act Status: Exempt

Application Instructions

To apply, send a resume and cover letter to resumes@fccdc.org. Please address the following in your cover letter:

- Why you're interested in working at the FCCDC.
- How do your past experiences and future ambitions make you a good fit for this role?
- How do you see yourself as contributing to FCCDC's racial, social, and economic justice mission?

We are an equal employment opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, gender, religion, sexual orientation, national origin, disability status, protected veteran status, or any other characteristic protected by law.

If you need an accommodation to apply, please call (413) 774-7204 or email resumes@fccdc.org with the subject line "Application Accommodation."