



# Mill Cities Community Investments

*a community development financial institution serving the Merrimack Valley and across Massachusetts*

50 Island Street • Lawrence, MA 01840 • 978-258-2662 • [www.mccinvest.org](http://www.mccinvest.org)

**Position:** Business Development Lending Officer

**Geographic Focus:** Haverhill and Merrimack Valley

**About the Organization:** Mill Cities Community Investments (MCCI) bridges the capital access gap in low-to-moderate income communities and under-resourced populations in the Merrimack Valley and expanding across Massachusetts, through a range of low-cost loan programs and small business training and technical assistance. MCCI is a U.S. Treasury-certified Community Development Financial Institution (CDFI) and a state-certified Community Development Corporation (CDC).

**Summary of position:** The Officer's primary responsibilities include networking within the small business ecosystem of Haverhill and neighboring municipalities and providing access to capital and technical assistance resources via Mill Cities Community Investments (MCCI) and additional service partners. The position will have a particular focus on supporting and lending to business owners of color in the targeted area, as well as supporting MCCI's commercial activities with the objective of meeting MCCI's organizational strategic goals and fulfilling our mission.

## **Responsibilities:**

### ***Relationship Management***

- Cultivate and foster relationships with other key stakeholders that provide resources and services to the Haverhill small business community and lead MCCI's monthly Haverhill business leader's group
- Assist small businesses to apply for loan and grant capital requests and other technical assistance programs to advance their business

### ***Business Development***

- Identify and promote small business resources available to small business owners, particularly of color in Haverhill and neighboring communities
- Work closely with new and existing small businesses in Haverhill and neighboring communities to understand their financial needs and support their access to business planning, operational, legal, financial services

### ***Underwriting***

- Analyze loan applications using MCCI's credit underwriting guidelines
- Review applicants' business plans, financial statements, and credit reports. Assess fit with MCCI's financial products
- Prepare and present proposals to loan committees for approvals
- Develop and maintain knowledge of sector-specific benchmarks and trends to inform review of loan proposal



**Required Skills & Experience:**

- At least 3-5 years of relevant professional experience
- 4-year degree in a related field, such as business & finance, community & economic development, public administration, urban planning or similar
- Ability to analyze business financial statement
- Excellent interpersonal skills
- Proficient level computer skills including spreadsheets and other Microsoft programs
- Highly comfortable with databases
- Effective organizational skills
- Strong stress time management skills
- Strong analytical and problem-solving skills
- Ability to communicate effectively and adapt to diverse work styles
- Must be self-directed and able to learn business and new products quickly
- Fluency in Spanish and English strongly recommended
- Attention to detail and high level of accuracy in preparing and entering information

**Highly desirable:** Experience in small business lending, business outreach, community development, CDFI, small business operations or other relevant fields.

**Salary and Benefits:** Salary will be based on experience. This is a full-time opportunity.

**How to Apply:** Email a resume and cover letter to [office@mccinvest.org](mailto:office@mccinvest.org).