



***Mission: "Capital and Capacity to Serve Communities"***

California Capital Financial Development Corporation (California Capital) was chartered in 1982 as a 501(c)(3) non-profit corporation to administer the State of California Small Business Loan Guarantee Program (SBLGP), providing guarantees on bank loans for new and existing small businesses that are unable to access traditional bank financing. California Capital serves the 27 counties in Northern California, from San Joaquin north to the Oregon border, and along the Pacific coast east to the Nevada border.

Since 2002, California Capital has been certified as a Community Development Financial Institution (CDFI) and Community Development Entity (CDE) by the U.S. Department of Treasury. California Capital is also certified as a Community Development Financial Institution by the California Department of Insurance – California Organized Investment Network.

Currently, California Capital administers and operates 27 programs, including an SBA Women's Business Center, and a Defense Logistics Agency Procurement Technical Assistance Center (PTAC). Additionally, California Capital administers various microenterprise loan programs and an EDA Revolving Loan Fund.

For 37 years, California Capital has provided capacity building and access to capital programs through business training, education, one-on-one counseling and access to capital for entrepreneurs.

For more information on our programs and services, visit our website at <http://www.cacapital.org>

**California Capital is seeking to fill the position of Senior Loan Officer**

**Position Summary:**

California Capital seeks to fill the full-time position of Senior Loan Officer. The person who will fill this position must have a strong background in underwriting, and will be responsible for identifying, acquiring, and expanding lending opportunities in target markets with a focus on providing financing and technical assistance to small businesses. California Capital's Sr. Loan Officer will serve in a lead capacity, providing direction and oversight for loan application processing and the preparation of credit memorandums and presentation to the California Capital Loan Committee. This position will also be involved in all of California Capital lending programs.

**Duties and Responsibilities:**

- Responsible for the review of loan applications for the various loan programs, financial analysis and processing of highly complex loan requests submitted from a variety of small businesses and financial institutions, to determine if the applicant and project meet minimum program eligibility criteria.
- Determine the derivation and adequacy of the proposed loan repayment source, together with the applicant's current debt burden.
- Assess the diversity, stability and strength of the local economy as well as the administrative

and project management capabilities of the applicant.

- Administer and maintain direct loan portfolios. Conduct site visits as necessary. Prepare detailed written reports, making recommendations to approve or deny financing requests.
- Make presentations to the Loan Committee. Participate in the preparation of the program loan documents.

### **Marketing/Outreach**

- Provide leadership to the team in cultivating new lending opportunities with targeted, proactive outreach to under-served markets and communities.
- Ensure responses to referrals (internal and external) are made in a timely, professional manner.
- Promote California Capital loan services and products and business services resources to prospective borrowers, community organizations, and other community partners.
- Represent California Capital in public forums, facilitate community outreach efforts, and participate in other activities that promote lending activities.

### **Loan Origination**

- Respond to sensitive and complicated inquiries regarding policy and procedures of the various loan programs.
- Gather data necessary about clients and businesses to ensure that informed decisions are made.
- Oversee and provide guidance on special projects performed by subordinate analytical staff.
- Provide guidance to prospective borrowers on loan products and specific requirements associated with each loan programs.

### **Underwriting**

- Conduct comprehensive industry, financial and risk assessment analysis for loan applications to determine appropriate loan terms and repayment schedules.
- Ensure loan requests comply with product, program and loan underwriting policies and procedures.
- Prepare and submit credit memorandums to Chief Credit Officer and/or \Loan Committee for review and consideration.
- Provide guidance and assist with the preparation of loan documents and loan closing functions, consulting with appropriate staff members and legal counsel.

### **Portfolio Management**

- Ensure accurate files are maintained on all current borrowers.
- Actively monitor borrower's financial and organizational health, recommending action and/or loan restructuring when necessary.
- Work closely with loan collections staff to contact delinquent borrowers; provide assistance in determining repayment solutions to avoid loan defaults.
- Assist with impact data collection and reporting on borrowers.
- Perform reviews and audits of files during closing for compliance.

### **Other Duties as Assigned**

- Provide business consulting services/technical assistance to improve the financial capacity of prospective applicants and existing borrowers.
- Prepare internal and external reports as required for executive management and Board of Directors.
- Other duties/projects as assigned.

**Qualifications:**

- Bachelor's degree from an accredited institution required; business, accounting, finance focus preferred.
- Minimum of 5 years of lending experience required; formal credit training is a plus.
- Small business lending experience required. Mortgage origination is not a substitute for this requirement.
- Prior work-related experience and knowledge of community development lending, Small Business Administration (SBA) loans, and traditional and alternative loan programs is beneficial.
- Prior related work experience in the non-profit and/or public sectors is a plus.
- Strong financial skills required, including ability to develop and interpret financial statements prepared in compliance with business accounting and finance principles.
- Hands-on experience working with small business owners is a plus.
- Excellent verbal, written, and interpersonal communication skills.
- Detail-oriented, with ability to work both independently and with a team.
- Fluency in MS Office suite (Excel, Word, PowerPoint)
- Ability to become proficient in using internal and programmatic reporting portals
- Superior analytical skills are required.
- Occasional evening and weekend hours required.
- Language ability in addition to English is a plus.

**Compensation:**

Competitive nonprofit salary commensurate with experience. Excellent benefits package, including health, dental, vision and retirement plan available. Paid vacation, holiday and sick leave.

**How to Apply:**

Interested candidates should email resume with a cover letter to Deborah Lowe Muramoto at [dmuramoto@cacapital.org](mailto:dmuramoto@cacapital.org) with "Senior Loan Officer Position " in the subject line.

California Capital is an equal opportunity employer.