JOB TITLE: **CHIEF LENDING OFFICER**

**POSITION DESCRIPTION**

California Capital seeks an energetic and resourceful person with a strong interest in and commitment to community engagement and working closely in underserved communities to fill the full-time position of Chief Lending Officer.

Since 1982, California Capital Financial Development Corporation (California Capital), a nonprofit 501c(3) corporation, has supported our community through capacity building and access to capital programs for small and microenterprise businesses, and entrepreneurs. Certified by the U.S. Department of Treasury as a Community Development Financial Institution (CDFI), since 2002, we are a mission based organization, focusing on programs and services with a goal of creating asset and wealth development in low/moderate income, diverse and underserved communities. California Capital provides technical assistance through a continuum of services including business training, one-on-one counseling, and a number of access to capital programs. Our lending programs include the administration of the State of California Small Business Loan Guarantee, Disaster Loan Guarantee Programs, and RUST (Repair and Removal of Underground Storage Tanks Program. In addition, California Capital has an EDA Revolving Loan Fund, CDFI loan funds, and investor loan funds that allow us to meet the capital needs of small and microenterprise businesses in low/moderate income, diverse and underserved communities. California Capital is located in Sacramento, California, serving small and microenterprise businesses in Northern California from San Joaquin County, north the Oregon border, and coastal counties to the west.

Applicant 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.

Under the direction of the President/CEO, The Chief Lending Officer will provide direction and oversight for all loan programs, including:

* Developing new lending opportunities within California Capital’s service area, developing new relationships, and serving as a liaison to community-based organizations and banks.
* Loan application processing, preparation of credit memorandums, and presentation to the California Capital Loan Committee.
* Sourcing and interfacing with clients and working with lending program staff to provide counseling to small business owners and entrepreneurs who seek funding for their small and microenterprise businesses.

**Essential Duties and Responsibilities:**

* Work directly with loan and underwriting staff in a collaborative process to evaluate credit worthy potential clients.
* Provide direct one-on-one counseling to local entrepreneurs and provide technical assistance to them to overcome business development issues; advise clients on the loan application process and basic criteria used to determine credit worthiness.
* Supervise and provide oversight to ensure that loan staff gathers and verifies client application information, including site visits when necessary. Check on progress and offer technical assistance, referrals, and follow-up when necessary.
* Assist the loan team, consultants and legal counsel with loan closings by providing recommendations and preparing a financial written analysis.
* Determine the derivation and adequacy of the proposed loan repayment source, together with the applicant’s current debt burden. Recommend appropriate loan terms and repayment schedules by conducting risk management assessments.
* Work with loan staff to develop both oral and written overviews to the loan guarantee program loan committee and direct lending loan approval board.
* May be asked to attend events or meetings outside of normal work hours as it relates to engaging and representing California Capital’s mission to cultivate community partnerships and promote lending activities.
* Responsible for the review of loan applications for all California Capital 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 align to program eligibility criteria.
* Assess the diversity, stability and strength of the local economy as well as the administrative and project management capabilities of the applicant.
* Oversight related to administration and maintenance of 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.

**BACKGROUND AND EXPERIENCE**

**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.
* Strong financial skills required, including ability to develop and interpret financial statements prepared in compliance with business accounting and finance principles.
* 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.
* Hands-on experience working with small business owners is a plus.
* Detail–oriented, with ability to work both independently and with a team.
* Excellent verbal, written, and interpersonal communication skills.
* Fluency in MS Office suite (Excel, Word, PowerPoint) and the ability to adopt enterprise-level Client Relationship Management and Loan Processing software.
* Ability to become proficient in using internal and programmatic reporting portals.
* Superior analytical and critical thinking skills are required.
* Occasional evening and weekend hours required.
* Fluency in languages in addition to English is a plus.

**EMPLOYMENT TYPE:** This is a full-time position

**COMPENSATION:** Competitive 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 with "Chief Lending Officer Position" in the subject line.

California Capital is an equal opportunity employer.

For more information on our programs and services, visit our website at [www.cacapital.org](https://www.cacapital.org).

NOTE: Due to the current COVID-19 Pandemic, some work may be organized remotely on a temporary basis. This is not a remote-work position.

No Phone Calls or Faxes Please