

Position Title: Loan Program Manager

FLSA Status: Full-time

Starting Salary: \$25/hr

Benefits: Once eligible, 3% match for Individual Retirement Account and 15 days paid time off. For full-time and part-time, 10 paid holidays, two paid half days.

Supervisor's Title: Economic Development Director

Location: Buffalo, NY

Organization Mission: WEDI strengthens communities through a continuum of educational and financial resources, removing systemic barriers to economic equity for all Western New Yorkers.

Website: www.wedibuffalo.org

Programs Overview:

WEDI's mission is to strengthen communities through a continuum of educational and financial resources, removing systemic barriers to economic equity for all Western New Yorkers. Founded in 2006 by members of the Westminster Presbyterian Church to improve the quality of life for residents of Buffalo's West Side, WEDI (the Westminster Economic Development Initiative) has two focus areas—Education and Economic Development (ED)—and numerous programs across both departments. This dual focus makes WEDI unique among its peers. With a passionate and diverse staff, WEDI is well-equipped to realize its vision that all residents of Western New York can succeed and thrive in a culturally inclusive community.

Position Summary:

WEDI's Loan Program Manager will be responsible for all programmatic aspects of our loan program. This role will directly manage our loan portfolio and all related responsibilities (including loan closing & servicing; compliance with funder agreements & government regulations; and ensuring the long-term viability of our loan program). Other responsibilities include managing WEDI's lending staff, promoting our loan program's visibility & accessibility, and maintaining & improving upon record-keeping and systems relevant to WEDI's loan program.

VISION

All residents of Western New York can succeed and thrive in a culturally inclusive community.

MISSION

WEDI strengthens communities through a continuum of educational and financial resources, removing systemic barriers to economic equity for all Western New Yorkers.

Essential Functions and Responsibilities:

Loan Portfolio Management

- Lead efforts to complete loan closings. Prepare and process loan documents.
- Maintain all lending records and portfolio management systems. Regularly look for ways to improve use of lending software and record-keeping practices.
- Work with supervisor to ensure compliance with funder agreements and government regulations.
- Manage the loan servicing process – including credit reporting; delinquency, restructuring, and collections management. Work with WEDI's Finance team and Relationship Managers to promote loan repayment and recovery.
- Perform regular portfolio analysis work to assess the health of WEDI's loan portfolio. Work with staff to promote the long-term viability of our loan program.

Lending Team & Program Leadership

- Supervise WEDI's Underwriter and all other lending staff. Oversee underwriting practices and use of WEDI's Loan Committee.
- Regularly communicate with lending and technical assistance (TA) staff to improve WEDI's loan program and related TA activities.
- Maintain and update WEDI's Loan Manual and other process documents.
- Serve as WEDI's point-person for all loan inquiries by fielding each inquiry to the appropriate lending staff.

General

- Promote the loan program's visibility through social media efforts and networking/outreach opportunities.
- Maintain active awareness of trends and policy updates related to small business lending. (including SBA policy, NYS initiatives, and relevant government regulation)
- Foster a collaborative, team-oriented approach to WEDI's loan program and its engagement with WEDI's Economic Development department.

Preferred Qualifications:

- Strong understanding of small business lending.
- Strong analytical, math and auditing skills with ability to use qualitative and quantitative data in decision-making.
- Basic understanding of the WNY small business ecosystem and local small business service providers.
- Very organized, detail-oriented, with strong database and Excel skills.
- Demonstrated self-starter who goes beyond the job description to make sure goals are achieved.
- Ability to thrive in an entrepreneurial, team-oriented, and mission-driven environment.

Physical Demands:

- Must be able to sit or stand for long periods of time. Exert up to 50lbs. by pushing, pulling, or lifting.
- Regular travel to events by car, walking, or public transportation.
- Viewing a computer monitor for long periods of time. Frequent alpha/numeric keyboarding.
- Able to talk/hear and communicate with others – with or without reasonable accommodation.

Organizational Policy/Procedure Compliance:

- Follow all organizational policies and procedures as well as local, state, and federal laws.
- WEDI does not tolerate sexually, violently, or other unlawfully discriminatory actions, gestures, harassment, or statements. Any of these behaviors are subject to personnel action up to and including immediate termination. Such actions must be reported to the supervisor immediately.
- Always maintain confidentiality of organizational records and information.

We are looking for people who share our community-driven vision.

If you are interested in applying, please send a resume *and* cover letter to jobs@wedibuffalo.org. We look forward to hearing from you!