**Business Lending Program Manager:** SAP&DC seeks individual to be responsible for utilizing available loan funds to optimize business development within the Commission’s six-county region.

Qualifications: Bachelor’s degree in accounting, finance, or related field. In lieu of the above a minimum of five years of related experience in economic development or commercial lending AND certification or the ability to become a certified Economic Development Profession by the National Development Council or similar certifying organization

Salary DOE/DOQ/Excellent fringe package. Reply with resume, salary history and three professional references to: SAP&DC, Attn: Debbie Shaffer, 3 Sheraton Drive, Altoona, PA 16601 no later than 4:00 PM, Friday, August 27, 2021. Replies kept in strictest confidence. EEO employer.
TITLE: Business Lending Program Manager
REPORTS TO: Director, Business Lending Services
DEPARTMENT: Business Lending Services Division
SUPERVISES: N/A
FLSA STATUS: Full-Time Non-Exempt
CLASS: M-2

JOB RELATED BEHAVIORAL COMPETENCIES:

A “Competency Library” (document) serves as a source of definitions and as a guide for competencies necessary for successful job functioning in the position of Business Lending Program Manager. Cooperatively with the Director, Business Lending Services, pertinent competencies-specific behavioral indicators are then selected for the position of Business Lending Program Manager. These will serve, in part, as the basis for performance evaluation.

OVERALL PURPOSE OF THE JOB:
The Business Lending Program Manager is responsible for utilizing available loan funds to optimize business development within the Commission’s six-county region.

ESSENTIAL FUNCTIONS OF THE JOB:
Loan Packaging.

PERFORMANCE MEASURES

- Assist in the administration of all loan programs managed or directed by the Commission. This may include conducting pre-application interviews, private lender collateral negotiations, alternate funding source identification and referrals, and application review.
- Prepare loan applications/credit memos for submission to the Loan Review Committee, this typically includes credit analysis, documenting appropriate and eligible costs, review of business plans, credit reports and financial statements.
- Respond in a timely manner to all requests for information from potential borrowers. Provide guidance and technical assistance to potential and approved borrowers.
- Prepare commitment letters for approved borrowers.
- Work with clients, attorneys, and other lenders to coordinate loan closings, ensuring all conditions precedent to closing have been met.
- Due diligence review of post-closing files to ascertain all conditions of closing have been met, ensuring files are compliant, complete, and accurate.
- Process and verify completion of all loan modification requests.
Program Marketing

PERFORMANCE MEASURES

- Market the Commission’s loan program, in conjunction with the Director Business Lending Services via formal and informal presentations to potential borrowers and lending partners
- Participates/attends career development/continuing education offerings approved by the Director of Business Lending

Portfolio Management

PERFORMANCE MEASURES

- Review monthly with Director Business Lending Services, the status report of all approved loans not closed or closed within the past month.
- Perform collection activity as necessary on delinquent accounts.

OTHER DUTIES:
1. Represents the Director, Business Lending services at Executive Committee meetings in his/her absence.
2. Serves as “back-up” in the absence of the Loan Fund Coordinator.

SUPERVISION RECEIVED:

Supervision is typically received from the Director, Business Lending Services.

SUPERVISION ADMINISTERED:

Loan Fund Coordinator

MENTAL DEMANDS TYPICAL OF THIS POSITION:

Ability to evaluate courses of action and render independent judgment and decisions on behalf of SAPDC and others, exercise discretion in the implementation and completion of tasks and projects, manage multiple projects/tasks, utilize creativity, ability to adapt to a constantly changing work environment, maintain a high level of record keeping, provide close attention to detail, ability to work under pressure for results, meet frequent deadlines, and work closely with others.

PHYSICAL DEMANDS TYPICAL OF THIS POSITION:

Constantly Incurred (More than 75% of time on job)
Ability to sit, repetitive finger movement.

Frequently Incurred (Between 25% - 75% of time on job)
Ability to stand, ability to walk.

Occasionally Incurred (Less than 25% of time on job)
Ability to lift (medium, maximum 50 lbs.)

WORKING CONDITIONS TYPICAL OF THIS POSITION:

Frequently Incurred (Between 25% - 75% of time on job)
Ability to participate in same day in-district and/or overnight out-of-town travel for meetings and conferences using a personal or rented vehicle. To utilize a personal vehicle for Commission business, auto liability insurance be carried in the amount of $100,000/$300,000/$50,000 or a combined single limit of $300,000 must be in force.
Occasionally Incurred (Less than 75% of time on job)
Ability to work overtime as necessary.

PERSONAL PROTECTIVE EQUIPMENT TYPICAL OF THIS POSITION:

This position typically involves general office working conditions that do not require the use of any personal protective equipment.

QUALIFICATIONS:

Education
Bachelor’s degree in accounting, finance, or related field

Experience/Training/Certification
In lieu of the above degree a minimum of five years of related, on-the-job experience in economic development or commercial lending AND completion of economic development training courses related to finance offered by a reputable training organization or institution of higher education and approved by the Pennsylvania Industrial Development Authority. Certification or the ability to become a certified Economic Development Profession by the National Development Council or similar certifying organization.

KNOWLEDGE, SKILLS, AND ABILITIES TYPICAL OF THIS POSITION:

Problem Solving Skills
Troubleshoots or takes initiative to solve problems.

Communication Skills
Clearly and consistently communicates priorities.
Uses appropriate grammar, punctuation, and accuracy in written correspondence.
Communicates clearly and accurately with news and television media representatives.

Math Skills
Performs accurate basic mathematical functions such as addition, subtraction, multiplication, and division.

Computer Knowledge
Word Processing Software
Spreadsheet Software
Internet/E-Mail
Database/Contact Management Software
Finance Software

Other Characteristics
Ability to draw upon education and training.
Ability to decide upon multiple courses of action.
Ability to exercise sound judgment and make decisions without supervision.
Documentation and observation skills.
Strong organizational skills.
Ability to follow established confidentiality policy.
Ability to follow established safety standards.
Ability to use various office equipment, i.e., copier, fax, shredder, printer, etc.
Ability to communicate effectively in written and oral media.
Ability to effectively use computer technology, including word processing.
This job description does not list all the job duties. Occasionally, supervisors or managers may ask you to perform other instructions and duties.

Management has the right to revise this job description at any time. The job description is not a contract for employment, and either you or the Commission may terminate employment at any time, for any reason.

________________________________________________ ___________________
Signature of Employee       Date

________________________________________________ ___________________
Signature of Supervisor/HR Representative     Date

_________________________________________________ ____________________
Steven K. Howsare, Executive Director     Date

Date Prepared/Revised:       June 2021