

BUSINESS LOAN OFFICER

Kerr Tar Regional Council of Governments

The Kerr-Tar Regional Council of Governments (KTRCOG) seeks an experienced individual to manage a business loan program by conducting direct business development, marketing, and outreach activities to generate business loan inquiries throughout the Kerr-Tar region (Franklin, Granville, Person, Vance and Warren counties).

The Part-Time Business Loan Officer will provide business assistance services to new and existing businesses in the area by working with established technical assistance providers and referral partners. The successful candidate will participate in the establishment, development and expansion of banking relationships to expand referral sources and loan capital in support of established loan programs and in accordance with the established philosophy, policies and procedures of the organization's Board of Directors and Loan Committee.

KTRCOG is an innovative regional planning agency located in Henderson, NC. KTRCOG has a membership that includes local governments throughout the region and leads major projects in the areas of aging, regional planning and workforce development.

Major Duties include:

- Origination of loans consistent with approved budget, and development of a high quality loan portfolio
- Financial data collection and analysis and input into required program forms, software, applications, etc.
- Preparation and presentation of recommendations to loan committee regarding loan structure, risk analysis, cash flow ability, pricing, etc.
- Loan Packaging, including verification and proper approvals
- Completion of initial and subsequently required annual site visits on prospective and active borrowers
- Performs business development and solicitation activities with existing and prospective customers
- Participates in community outreach activities with local lenders, local governments, non-profit organizations, and small business technical assistance providers to promote the organizations loan programs.
- Develops and implements effective methods of communicating information about the KTRCOG loan programs to the public (website, brochures, mailings etc.),
- Manages and monitors loan committee meetings as appropriate. Includes preparation of agendas, minutes, resolutions and related items and coordination the distribution of all meeting packages.

The individual must have strong sales and marketing skills, proficiency in spreadsheets and word processing in a windows environment, and the ability to work with clients from diverse cultural backgrounds. Contacts within the banking community a plus.

Excellent verbal and written communication skills are required, to include presentation and public speaking skills.

Education and Experience

Bachelor's degree in related field (Business Administration, Accounting, Finance) or equivalent training or work experience. 5+ years of professional experience in small business loan packaging and/or lending preferred. Possession of a valid driver's license required.

Interested parties should send cover letter and résumé to info@kerrtarcog.org before 5:00 PM on August 21, 2020. Position is open until filled with rolling interviews. Interested applicants are encouraged to apply early. EOE