



ACCESS TO CAPITAL FOR ENTREPRENEURS

www.ace loans.org

An equal opportunity lender, provider, and employer.

Connect passion with purpose. Are you a go getter and looking to do rewarding and impactful work?

Access to Capital for Entrepreneurs (ACE) is a 24-year Community Development Financial Institution (CDFI) that gives small businesses a chance when others can't or won't. **ACE supports small business owners that others will not by providing economic development to underserved communities and people. This includes women, low-to-moderate income and small business owners of color that have historically, and continue today, to lack equitable, inclusive access to capital.** Since ACE's first loan in 2000, we have provided over \$200 million in capital to small businesses, assisted more than 2,600 entrepreneurs, and helped them create or retain over 21,000 Georgia jobs.

Director of Lending

Job Summary:

The Director of Lending is responsible for supervising sales activity that results in mission based and quality loan production. This position motivates a team of loan officers and develops strategies to ensure that goals of capital deployment and programmatic impact are met. He/She also leads business development for lending and cultivates key strategic partnerships.

Essential Duties & Responsibilities:

- Lead, motivate and supervise high-functioning lending teams.
- Oversee implementation of strategies to deploy loan capital that aligns with ACE's mission and goals, and, when necessary, meets the specific requirements of capital providers.
- Develop loan products to address critical needs and opportunities in the small business realm that aligns with ACE's mission, as well as annual and strategic plan goals.
- Ensure loan officers provide accurate and timely data in ACE technology and CRM.
- Analyze ACE data and use internal and external reports for marketing strategy, business development and product development.
- Lead business development activities.
- Respond to loan inquiries, conduct early due diligence of select loan inquiries, explore loan feasibility, and structure complex deals, or oversee these functions as provided by loan officers.
- Ensure compliance with Loan Policies and Procedures, compliance standards and other ACE policies.
- Ensure that the loan officers maintain updated knowledge and understanding of ACE's loan policies and procedures.
- Support training and professional development of loan officers to provide opportunities to build skills and experience.



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- Work with Chief Credit Officer on the determination of overall loan portfolio composition and the management of concentrations.
- Maintain and develop relationships with financial partners, banks and loan funds and other stakeholders to identify opportunities for partnerships.
- Collaborate with credit team to provide balanced and appropriate credit guidance and in determining appropriate credit strategy.
- Manage and assign available credit enhancement products and programs to promote credit tools that enable ACE to reach businesses that may not meet all ACE underwriting criteria.

Additional Responsibilities:

- Serve as a positive and visible representative of ACE with audiences and partners throughout the state.
- Attend ACE meetings, educational and marketing events, and programs, including special events, to develop strategic relationships.
- Drive to and from business centers and client businesses as needed.
- Perform other duties as assigned.

Minimum Qualifications, Skills, and Characteristics:

- Minimum 5 years in a supervisory or management role.
- Minimum 10 years of credit sales/underwriting experience required.
- Bachelor's degree required.
- Exceptional knowledge of complex deal structuring including solid financial analysis skills.
- Strong people skills with emphasis on relationship building both internally and with clients and prospects.
- Advanced communication skills including the ability to write clear and concise correspondence.
- Capability to manage various relationships independently and proactively and effectively manage multiple priorities.
- Enthusiastic team player and builder.
- A creative and innovative strategic thinker.
- Ability to inspire other staff, support positive ACE culture and exemplify ACE ethics and values.
- CDFI or mission-based lending experience preferred but not required.



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- Proficient computer skills.

Work environment and physical demands:

- The job is performed indoors in a traditional office or remote setting, hours flexible to include nights and weekends, as needed.
- Using a computer while sitting for extended periods is common.
- Some travel required.

Reports to: Chief Operating Officer

Revision Date: 1/24/24