Overview:
The CLIMB Fund is a vibrant and growing not-for-profit Community Development Finance Institution (CDFI) headquartered in Charleston, SC. Over its 42-year history, the organization has developed a strong reputation and balance sheet as one of the state’s leading lenders for economic opportunity and social justice. The CLIMB Fund is rapidly expanding and seeks a Remote Community Development Loan Officer – Midlands to support its growing footprint and impact across South Carolina.

Position Summary:
The Remote Community Development Loan Officer – Midlands is responsible for engaging communities to increase awareness of the CLIMB Fund offerings, generating referrals & leads for potential new clients, and assisting prospective small business borrowers with loan applications. Additionally, the position is responsible for the loan application’s review, underwriting, and presentation for approval by CLIMB Fund leadership. The areas this position is expected to serve include, but are not limited to, Aiken, Calhoun, Chester, Edgefield, Fairfield, Kershaw, Lancaster, Lexington, Newberry, Richland, Saluda, and York counties.

Responsibilities:
• Build and develop relationships with key community leaders & constituencies to increase awareness and understanding of CLIMB Fund mission & offerings.
• Identify, attend, and organize events germane to potential CLIMB Fund clients or referral sources.
• Interview prospective borrowers and applicants to determine their needs.
• Obtain applicable financial and other relevant documentation to make informed credit decisions.
• Structure and negotiate terms, create, and present loan proposals to CLIMB Fund credit committee(s) and steward the transaction through the closing process.
• Interact with Board members and attend monthly meetings; present information, as needed.
• Provide excellent service and manage expectations through good communication and timely application review & underwriting.
• Assists in the development and delivery of technical assistance programs and provide such services to clients and prospective clients.
• Perform credit analysis and collateral evaluation.
• Understand and adhere to internal loan policies.
• Serves on local boards and volunteers for various community events.

Requirements:
• Bachelor’s degree from an accredited four-year college or university with major course work in finance, business administration, economics, or a related field.
• Minimum two years of experience in commercial banking, business, or community development finance that includes underwriting, financial analysis, cash flow analysis, and collateral evaluation.
• Strong analytical, time management and organizational skills as well as a high level of attention to detail – especially while working remotely.
• Effective written and verbal communication skills one-on-one as well as in a group setting.
• Ability to work effectively with community-based organizations, banks, CPAs, small businesses, entrepreneurs, and public sector administrators.
• Impeccable personal integrity and ability to maintain confidentiality of borrower data.
• Experience/knowledge of local businesses, communities, and geography.
• Proficiency in Microsoft Office Suite, with emphasis on Word, Excel and PowerPoint.
• Other duties as assigned.
Preferred Qualifications

- Ability to communicate in multiple languages.
- Strong existing relationships with communities and individuals that may become CLIMB Fund applicants and/or referral sources.
- Eager to invest time in meaningful opportunities, working within diverse communities, and continued learning.

Benefits Include

- Salary to commensurate with experience. Expected range: $55,000-$65,000 annually. Pro-rated flexibility is available for part time or contract work.
- Full time employees receive generous retirement plan match along with employer subsidized health, dental and vision insurance.
- 20+ days of Paid Time Off (PTO) per year, including holidays, and a flexible schedule.
- Part of an energetic and cohesive team excited about fulfilling the important mission of creating access to capital across the entire state of South Carolina!

To apply, submit a resume and cover letter to jon@climbfund.org

CLIMB Fund is an equal opportunity employer and strongly encourages applications from people of color, persons with disabilities, women, and LGBTQ+, and other underrepresented applicants.