



Job title	Community Lending Specialist
Reports to	Director of Programs

Company Description

ASSETS is a 501(c)(3) nonprofit and Certified Community Development Financial Institution (CDFI) based in Lancaster, Pennsylvania. Since 1993, we have worked to cultivate entrepreneurial leadership and expand economic opportunity for historically underserved communities. Through comprehensive training programs and accessible capital, ASSETS equips entrepreneurs with the tools, resources, and support they need to start, grow, and sustain thriving businesses.

Position Summary

The Community Lending Specialist plays a vital role in our organization to ensure the Community Lending department is impactful and in compliance with funders and regulators. In collaboration with the Director of Programs, the Community Lending Specialist will be responsible for the operations and compliance of our Community Lending Department. In partnership with the Senior Loan Officer, the Community Lending Specialist will work to process and underwrite loans, manage the growing Loan Portfolio and assist in providing technical assistance with entrepreneurs as needed.

Primary Responsibilities

Loan Processing and Underwriting:

- After receipt of application and loan documents, process loans according to Community Lending Standard Operating Procedures ensuring all required documentation is collected as appropriate.
- Per the Community Lending guidelines, underwrite loans received and prepare them for the Executive Review and Loan Review Committees.
- Perform other related duties as required.

Impact Reporting and Compliance:

- In partnership with the Senior Loan Officer and Director of Programs, ensure all quantitative and qualitative data is recorded in all appropriate systems including Downhome Solutions, Trello Workspace and Outcome Tracker.
- Maintain accurate records for reporting.
- Assist in preparation for general reporting to SBA, CDFI and ASSETS on a monthly, quarterly or annual basis.
- Be familiar with and up to date with SBA and CDFI guidelines to ensure the organization remains in compliance



- Develop and maintain systems and processes to ensure proper impact reporting and organizational compliance.
- Perform other related duties as required.

Entrepreneur Technical Assistance:

- In partnership with the Senior Loan Officer, assist in providing technical assistance to entrepreneurs. This may include assistance in preparing them for financing with ASSETS or another financial institution, participating in Entrepreneur Training seminars or programming, and post loan technical assistance such as credit counseling and financial coaching.
- Perform other related duties as required.

Minimum Qualifications

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and ability required. Reasonable accommodation will be made to enable individuals with disabilities to perform the essential functions. Women and people of color are strongly encouraged to apply.

- Commitment to the mission and programs of ASSETS.
- A deep familiarity and commitment to the clients served through ASSETS' programs.
- Computer literacy; Proficiency in Microsoft Office (Word, Excel, PowerPoint, Outlook), data entry.
- Ability to enter data efficiently, timely and correctly to meet deadlines.
- Good planning and organizational skills.
- Well-developed verbal, listening, and written communications skills.
- Ability to work independently or as a team player.
- Attention to detail and a high level of accuracy and confidentiality.
- Ability to maintain a professional appearance and manner.
- Ability to work with a wide variety of people on various issues.
- Ability to work in a busy office with constant interruptions.
- Knowledge of functions related to lending, banking, finance and community development.
- Loan underwriting experience.
- 3+ year's previous experience in banking, lending or financial services.
- Spanish proficiency (bilingual) preferred.
- Minimum requirement of High School Diploma or GED.
- Ability to lift 25 lbs.



Working conditions

This position is fully in-person and requires regular attendance at our Lancaster City office. Remote work is not available for this role. The position is based in an open-plan office with cubicle workstations shared by multiple staff members. You may occasionally work alone in the space. The work can be challenging at times with responsibilities for meeting targets and deadlines. Dress can be business casual to professional depending upon occasion. The noise level in the work environment is usually quiet to moderate.

Physical requirements

The physical demands are typical of an office setting. Reasonable accommodation may be provided to enable individuals with disabilities to perform the functions.

Note

This job description in no way states or implies that these are the only duties to be performed by the incumbent in this position. The employee will be required to follow any other job-related instructions and to perform any other job-related duties requested by any person authorized to give instructions or assignments. All duties and responsibilities are essential functions and requirements and are subject to possible modification to reasonably accommodate individuals with disabilities. To perform this job successfully, the incumbents will possess the skills, aptitudes, and abilities to perform each duty proficiently. Some requirements may exclude individuals who pose a direct threat or significant risk to the health or safety of themselves or others. The requirements listed in this document are the minimum levels of knowledge, skills, or abilities. This document does not create an employment contract, implied or otherwise, other than an “at will” relationship. No promise of employment for a particular period of time shall be effective or binding unless made in writing.

Equal Opportunity Employer:

ASSETS does not discriminate against any employee or applicant for employment because of race, color, ancestry, age (40 and over), religion, sex, national origin, political affiliation, sexual orientation, gender identity, marital status, disability, genetic information, veteran status, membership in an employee organization, or any other legally protected characteristic. ASSETS promotes the principle of equal employment opportunity.

Apply at the ASSETS website <https://assetspa.org/about/careers/>