



FEED THE HUNGER FOUNDATION

Loan/Program Officer

Feed The Hunger Foundation's Mission: Feed The Hunger Foundation works with small food entrepreneurs in underserved low-resourced communities ranging from farming to distribution to retail sales. Our partners fall outside of lending from traditional banking institutions, yet add value to their community's food systems. By providing technical assistance, business development, connections with resources and markets, and supplying loans to small businesses, FTHF ensures that food entrepreneurs across the food chain have the capital & resources to create the healthy, sustainable and equitable regional food systems necessary for their communities to thrive.

Purpose:

The loan officer underwrites and efficiently processes small business loan requests from a wide range of businesses from startups to established businesses preparing for expansion; works closely with staff in the field to meet loan and portfolio management metrics, and lending department objectives related to impact, portfolio quality, and strong team dynamic.

Key Responsibilities:

Provide efficient and high quality risk assessment that enables program to meet impact, loan production and portfolio management objectives:

- Analyze historical and projected cash flow and assess business viability through interview with business owners and review of loan application, tax returns, income statements, bank statements, references and any other relevant data necessary to triangulate to actual cash flow.
- Analyze and review other credit decision factors including assessment of loan use, income and employment verification, review of credit reports, analysis of borrowers' collateral and assets.
- Assess overall credit risk against FTHF underwriting guidelines and potential for future loss based primarily on cash flow and ability to repay, and also including credit and secondary source of repayment.
- Make decisive loan recommendations and clearly articulate and make a compelling case for loan decision to appropriate approval authorities.
- Efficiently process complete application packages, including screening packages against product guidelines and required documents, entering and processing loans in system, gathering all required documents, and closing out applications (approvals or declines) within target timeframe



CALIFORNIA

100 Montgomery St.

The Presidio

WWW.FEED-HUNGER.COM

415 432 8202

HAWAII

1050 Bishop St., Ste. 387

Honolulu, HI 96813



FEED THE HUNGER FOUNDATION

- Collaborate with field staff to deliver excellent customer experience, including proactively providing feedback on loan application fit with underwriting guidelines and clearly communicating and setting expectation process, timeline, expectations
- Support portfolio management activities including monitoring of high-risk loans

Qualifications:

- 3-5 years' experience as a small business loan underwriter at a CDFI, bank, non-bank SBA lender or other financial institution
- Experience underwriting small business loans up to \$50,000 in a high volume environment
- Experience in applying lessons learned from defaulted loans and businesses that have closed
- Understanding of low-income communities
- Strong analytical, math and auditing skills with willingness to use qualitative and quantitative data in decision-making
- Superior communication and customer service skills and an ability to adapt to a wide variety of audiences, including clients, supervisor, peers, and external partners/vendors
- Demonstrated self-starter who goes beyond job description to make sure goals are achieved
- Very organized, detail-oriented and fast and comfortable with various software programs, including strong Excel and database skills
- Demonstrated ability to meet deadlines with a high level of accuracy
- Bachelor's degree in business, finance, or a related field, or an associate degree in banking or financial services preferred
- Ability to thrive in an entrepreneurial, team-oriented, mission-driven environment
- Lives in the Central Valley (preferred)
- Bi or Multilingual (preferred)

