

Pathway Lending, Nashville TN Portfolio Manager

Pathway Lending is a fast growing nonprofit and a national leader in Community Development Lending. Every day, we work with entrepreneurs to understand their professional opportunities and organizational challenges. Join us and see how our flexible loans and innovative educational services can support their goals, grow their business, and create meaningful impacts in communities across Tennessee and Alabama.

Since 1999, we've helped hundreds of businesses grow, loaned \$150+ million, and provided 40,000+ hours of coaching. We've gained a prominent voice as a leader in mission-driven lending and as a strong partner with local, state, and federal agencies that we hope to leverage in the next phase of our growth. Pathway Lending has become one of the largest business focused CDFIs in the country.

Pathway Lending is expanding its lending operations and is searching for an experienced financial professional with a track record of commercial portfolio management and financial analysis. The successful candidate will have great passion for helping entrepreneurs achieve their business goals.

Portfolio Manager

Reporting to the Chief Credit Officer, this position will monitor the commercial portfolio. Build and expand relationships with the portfolio clients. There is a particular focus on the clients that have the largest exposure. This position will gather client data on an ongoing basis specifically around the credit performance, risk mitigation, and ongoing analysis of the client's financial status.

WHAT EXPERIENCE YOU BRING

- Proven ability to develop and maintain relationships with clients, lending partners and public and private stakeholders.
- Proven ability to assess creditworthiness and business opportunities.
- Strong oral and written communications skills and experience in public speaking.
- Strong organizational and time management skills and proven ability to assimilate data and report data to stakeholders in a concise manner.
- Prior experience in the understanding and analysis of financial statements and other business reports in order to accurately assess risk and share information both internally and externally.

WHAT YOU'LL DO

- Review, spread and analyze client financials and develop analysis of client financial position and discuss with clients to assess overall business performance.
- Will regularly visit with clients at their place of business to assess business performance and validate collateral.
- Assist and ensure that borrowers are meeting reporting covenants
- Track the status of borrowers' covenant maintenance, such as reporting, ratios, financial covenants, and insurance.
- Will have constant positive contact with high risk designated borrowers and the borrowers' relationship manager as part of maintaining the relationship.

- Develop memorandums and reports to file on the status of the client's financial condition annually.
- Collection activities of all kinds such as delinquent letters, work with charged off portfolio, liaison work with collection services such as legal and collection agencies.
- Maintain knowledge of the status of the loan portfolio in terms of the loan covenants and financial condition.
- Review the organization of loan files including TEA, electronic, and hard copy.
- Ensure all UCC's and other collateral issues current.
- Maintains confidentiality of company and client information.
- Displays a professional and positive appearance.
- Performs general administrative duties.
- Recommends ways to improve the quality and delivery of services.
- Perform all lending operations task as assigned

A FEW THINGS TO CONSIDER

- Pathway is focused on growing the number of small businesses we provide loans to and helping those businesses grow and create jobs. What strategies would you recommend to achieve this goal?
- Pathway would like broad geographic dispersion of our loans to include rural and urban areas. What suggestions would you have to grow lending in these markets?
- Pathway lending would like to increase CDFI mission based lending in our target markets while balance risk and loan portfolio performance.
- Our portfolio currents covers all of Tennessee and all of Alabama, some travel is required.

AT-A-GLANCE "MUST HAVES"

- 5+ years of experience in lending and relationship development.
- Extensive experience in credit evaluation.
- Focus on customer service.
- Strong written and oral communication skills.
- A curiosity to understand entrepreneurs' opportunities and challenges.
- A passion for helping people.

THINK THIS IS THE RIGHT OPPORTUNITY FOR YOU?

Please submit a resume and cover letter to lisa.guzda@pathwaylending.org. Applications received by March 30, 2018 will get preference.

If your background and experience align, you will be asked to complete a short-answer questionnaire and submit a sample of your work.

Next, if you are chosen as a finalist, you will first be interviewed by The Gabriel Institute and then by Pathway. The final step in the hiring process will be to arrange personal reference calls to confirm details of your work history and performance.

Salary commensurate with experience.