



DIRECTOR OF LENDING POSITION DESCRIPTION

MISSION

To empower men/ women in urban/inner city communities with the intellectual, social, and financial capital to start businesses that glorify God and serve their neighbor.

JOB TITLE

Director of Lending

POSITION DESCRIPTION

The Director of Lending reports to the Chief Executive Officer (CEO) and works in partnership with other senior managers across the organization, including the Chief Financial Officer (CFO) to ensure that an analogous portfolio of lending products is offered across the Hustle PHX service area. In addition to managing the day-to-day operations of the loan department, this position will also:

- Ensure compliance with state and federal lending laws, and regulations.
- Analyze economic conditions that affect the loan department's portfolio performance and make recommendations for corrective action, as needed.
- Monitor production goals and timelines; making adjustments to hit or exceed targets.
- Work closely with the Director of Development & Marketing to create and implement marketing strategies for loan products tailored to specific populations and/or geographies across the region.
- Cultivate new partnerships in lending-related business opportunities.
- Foster a strong customer-centric team.

TIME COMMITMENT & COMPENSATION

\$33 an hour, 10-15 hours per week. Initial 3 month contract with possibility of turning into a full-time position.



POSITION ACTIVITIES / RESPONSIBILITIES

- **Create borrower journey:**
 - Develop a detailed borrower journey from inception point through the servicing of the loan.
 - Borrow journey must include:
 - Underwriting processes and tools.
 - Servicing processes and tools.
 - Integrate all tools into the existing lending system.
- **Develop compliance and reporting policies and procedures:**
 - Lead the department and organization in ensuring full compliance with state and federal regulations, requirements, and certifications.
 - Manage CDFI annual review and reporting.
 - Work with the CEO to develop Lending and/or Capital Committee(s) charters and scope, staff and implement these same committees; develop and provide reports and updates to CEO, CFO, and loan committee as directed.
 - Lead role in ensuring quality data for internal and external reporting.
 - Work with the CEO, CFO, and loan committee to evaluate performance risk in the portfolio and determine loan loss reserves.
- **Develop technical assistance programming:**
 - Develop and run an Affinity Loan cohort, tailored to help borrowers improve their credit and learn more about financial management.
 - Develop other technical assistance tools to improve borrowers' businesses.

REQUIRED QUALIFICATIONS

- Minimum of Associates degree in a related field.
- Customer service oriented.
- Ability to work in a team setting.
- Outcome and performance focused.
- Strong organizational and communication skills.
- Experience with public presentations.
- Ability to handle multiple projects at any given time and meet deadlines.
- Ability to work a flexible schedule with some nights and weekends required.
- Transportation is necessary and a valid driver's license required.
- Ability to attend job-related training as needed.
- Thorough working knowledge of Credit and Collections laws and how they pertain to the business of Hustle PHX.
- High level of familiarity with various programs such as Windows, MS Word, Excel, PowerPoints, etc.



HUSTLE PHX'S GUIDING OPERATING PRINCIPLES

Humility - Be Humble. God has uniquely blessed each person with certain gifts and abilities to contribute to His kingdom. Humility is the understanding that our God given abilities are to be of service to others and not for the exclusive benefit of ourselves.

Unstoppable - Being Unstoppable is the total reliance on God's grace and understanding that, despite the outcome of the situation, you have the ability to persevere, persist, and work hard through any circumstance in your life or business.

Service - As a reflection of Christ, we seek to serve God and serve our neighbors by putting their needs before our own.

Team - Together Everyone Achieves More. We believe in being unified as a team. Everyone contributes their ideas, skills, gifts, and talents to create a dynamic team which takes ownership of the organization.

Learner - The journey of life is a constant learning experience. We value learning:
Experientially: Take action, learn from the experience, adjust, and continue to move forward.

Intellectually: Read, study, and create new ideas to ignite action.

Relationally: Learn from our peers and mentors.

Entrepreneurship - We believe you are a steward of the responsibilities entrusted to you. We expect you to create, innovate, and take risks without being afraid to fail.

Restoration - God is coming back to restore this earth to the way it was supposed to be; a new earth without sin, sickness, and sorrow. We are called to participate in this restoration with God, family, and our community by committing to the H.U.S.T.L.E.