

Loan Officer / Business Counselor for PPEP Inc. – Yuma Area

Full Time

Pay Rate: \$17.00 - \$18.00 P/ Hour

Job Description:

Under the general supervision of the Microloan Program Director, responsible for the management of the PPEP Microbusiness and Housing Development Corporation (PMHDC) Microloan portfolio; which includes evaluating the credit worthiness of applications, recommends or denies loan applications and services the loan portfolio. Identifies and provides financial assistance and technical assistance to eligible rural and community based businesses through the PMHDC network. Extensive travel throughout Southern Arizona is required. This position is based in the San Luis AZ area.

DUTIES AND RESPONSIBILITIES:

- Responsible for the management of the PMHDC Microloan portfolio, monitors all aspects of loan processing; prepares reports on the classification of accounts; and services delinquencies and collections as required.
- Maintains the PMHDC loan portfolio at a rate of less than 10% and the annual default rate less than 5%.
- Consults with existing and potential clients as to availability of PMHDC financial services; recommends financial products based on client's needs; assists and instructs clients on application preparation; explains application deficiencies if the application is denied; determines feasibility of loan packages including credit analysis and presents applications and recommendations to credit review committee for approval
- Provides appropriate technical and managerial assistance to existing and potential borrowers. Organizes and conducts financial workshops and seminars on a necessary basis to Microloan customers/borrowers and the business community at large.
- Proactively encourages the current and potential development of microbusiness entrepreneurs.
- Responsible for financial reports and compliance requirements of the program; markets the PMHDC Microloan program through informational meetings and other appropriate forums and public meetings.

MINIMUM QUALIFICATIONS:

- Bachelor's degree in Business Administration, Finance or related field.
- Two (2) years prior work experience in finance, loan origination/packaging, economic or community development.
- Valid Arizona driver's license and clearance/approval from corporate auto insurer.
- Bilingual (English/Spanish)

OR

- Any combination of academic education, professional training or work experience, which demonstrates the ability to perform the duties of the position.

PREFERRED QUALIFICATIONS:

- Five (5) years prior work experience in finance, loan origination/packaging, economic or community development.
- One (1) year prior work experience in small business management.

PHYSICAL REQUIREMENTS:

- Must be able to see/read a computer monitor screen.
- Must be able to lift and carry ten (10) pounds.
- Must be able to travel by car for extended periods of time.
- Must be available for periodic extended periods of out of town travel.

PPEP Inc. is an EEO Employer Minorities/Women/Veterans/Disabled

How to Apply:

Visit <https://www.ppephiring.com/JobDesc.asp?JobID=177> and follow instructions on website.