



**POSITION:** Loan Officer  
**STATUS:** Full-time, Exempt  
**LOCATION:** Regional as Designated – Southeast Michigan or Outstate (Lansing/Grand Rapids, Kalamazoo)  
**REPORTS TO:** Chief Lending Officer (CLO)

**DUTIES/RESPONSIBILITIES:**

Assigned responsibilities include the review and analysis of financial information and development of loan documents related to microloan funding to Michigan Women Forward (MWF) Entrepreneurs (existing or new). This position requires sound business acumen, high-level collaboration and influencing skills to achieve high performance. This position requires the possession of skills that balance internal process management responsibility with external visibility that is vital to achieve the business goals of Michigan Woman Forward.

**ESSENTIAL JOB FUNCTIONS:**

- Evaluates new business plans (as needed) and loan applications to insure proper completion and submission of required financial information to facilitate financial credit analysis and loan readiness.
- Reviews and analyzes financial accounting data, audits, legal documents, contracts, and other records and documents to complete the financial analysis;
- Provides technical assistance with financial schedules including cash flow forecasts, financial statements and related processes for smooth business operations
- Analyzes revenues, expenditures and current and future debt obligations; completes debt coverage calculations and future revenue and expenditure and ratio tests and justifications
- Prepares quality loan documents, reports, meeting minutes, and correspondence in a timely manner
- Performs site visits, as necessary
- Develops and monitors financial/economic market information data bases concerning microloan programs
- Coordinates with CLO and on financing strategies concerning current and future program issues
- Develops referral networks, suggest alternate channels and cross-sell products and services to accomplish goals

- Goes the “extra mile” to build trust relationships, customer loyalty and satisfaction throughout the underwriting process
- Represents MWF by attending funder & engagement sessions (i.e., collaborative, funder panels, and partner organization events) as requested
- Performs other duties as assigned by Chief Lending Officer

**EDUCATION AND PREFERRED QUALIFICATIONS:**

- Minimum of three years of experience in the areas of lending, banking and finance
- Experience or solid knowledge of loan processing and loan acquisition practices and processes
- Strong attention to detail, goal-oriented
- Commitment to excellent customer service
- Excellent written and verbal communications abilities required in both English and Spanish
- Ability to prioritize and manage multiple responsibilities
- Proven accomplishment in expanding business and relationship development
- Bachelor’s Degree in Accounting, Finance, Business, or other suitable degree

**COMPENSATION:**

Salary will be commensurate with the skills and experience of the selected candidate.

**Work Environment/Conditions:**

The position may require some irregular hours, such as overnight, weekends, overtime, etc.

Michigan Women’s Foundation does not discriminate in employment opportunities or practices on the basis of race, color, religion, national origin, age, sex, sexual orientation, marital status, disability, or any other characteristic protected by law.