



PORTFOLIO OFFICER

Status: Exempt

Supervisor: Portfolio Manager

Revised 4/28/2022

Position Purpose:

The Portfolio Officer supports small business owners achieve their financial goals of successful business ownership and growth through loan servicing and post-loan technical assistance

Essential Functions:

PORTFOLIO MANAGEMENT: Manages a portfolio of active borrowers by developing and maintaining relationships with borrowers, and performing site visits as necessary

TECHNICAL ASSISTANCE: Provides one-on-one technical assistance (TA) to borrowers, within assigned portfolio, depending on each business's unique needs

TROUBLED LOAN MANAGEMENT: Responsible for late loan management, including loan modifications, defaults, and charge offs within assigned portfolio

LOAN CLOSING: Manages and executes the loan closing process, and collaborates with the underwriting team to ensure a smooth borrower relationship transition

Qualifications and Essential Skills:

B.A. or B.S. degree is required; preference for a degree in Finance, Economics, Accounting, Business Management. Master's degree is strongly preferred

Two to five years' experience (domestic or international) in micro-lending, small business lending, commercial portfolio management, impact investing, finance, and/or business consulting

Experience with financial analysis including understanding of financial statements and ratios

Experience in speaking to a variety of audiences and stakeholder groups

Ability to communicate, gain trust, and work with low-income individuals of wide-ranging cultures

Ability to speak more than one language highly recommended. (Spanish preferred)

Ability to work effectively in a team and can operate independently as tasks require

Proficiency with MS Office Suite (Word, Excel and PowerPoint). Intermediate Excel skills with the ability to understand and write basic formulas, develop charts and graphs for presentations, and summarize large datasets.

Experience with loan management systems and databases, credit information systems, and public record research preferred. DownHome solutions, Equifax, and public record systems a plus.

Proactive, professional and hardworking with strong organizational and analytical skills. Flexible with an interest to learn and develop professional skills

Excellent interpersonal and problem-solving skills

Interest in impact investing or socially-minded businesses is desired, experience is preferred



Salary & Benefits:

Hiring range \$54,000 - \$65,000 annual salary

Annual performance-based bonus

Competitive health, dental, and vision benefits, a Flexible Spending Account, 403(b) retirement plan with employer match, and generous paid time off and holiday policies

A flexible schedule with a mix of in-office and remote work permitted

How to Apply:

Candidates should submit their resume and a cover letter that addresses the responsibilities and qualifications listed above to HR@CEDSFinance.org with the text "Portfolio Officer" in the subject line

About CEDS Finance:

CEDS Finance is a non-profit micro-lender whose mission is to support the American Dream of financial self-sufficiency, by assisting refugees, immigrants, and those from underserved communities in Metro Denver, through small business support.

CEDS Finance provides equal employment opportunities (EEO) to all employees and applicants for employment without regard to race, creed, color, national origin, sex, sexual orientation, gender identity and expression, marital status, religion, ancestry, mental or physical handicap, or age. In addition to federal law requirements, CEDS complies with applicable state and local laws governing nondiscrimination in employment. This policy applies to all terms and conditions of employment, including recruiting, hiring, placement, promotion, termination, layoff, recall, transfer, leaves of absence, compensation and training.