



Loan Officer – Spanish Fluent

Status: Salaried, Exempt, Full Time

Supervisor: Director of Lending

Position Purpose:

The Loan Officer supports small business owners and entrepreneurs in achieving their financial goals of successful business ownership through outreach, loan-readiness assessment, assisting in the loan application process, and underwriting loans.

Essential Functions:

The Loan Officer is responsible to process and underwrite loan applications, provide technical assistance to CEDS Finance clients, and support the loan department in all manners. Processing and underwriting applications includes tracking applicants; reviewing intake forms, performing loan intakes, analyzing business plans and supporting documents; and conducting the financial underwriting.

The Loan Officer is responsible for:

- Loan origination and business development
- Underwriting of business loans
- Technical assistance to borrowers in support of the business consulting team
- Preparing and submitting reports
- Serving as an ambassador for CEDS Finance in the community by attending outreach events and speaking on panels as requested

Qualifications and Essential Skills

- Spanish fluency is required including full fluency with business and banking terms
- B.A. or B.S. degree is required; preference for a degree in Finance, Economics, Accounting, or Business Management. Master's degree is strongly preferred
- Two to five years experience (domestic or international) in commercial underwriting, impact investing, finance, business consulting or business plan preparation
- Strong financial analysis skills including understanding the linkages between the various financial statements, and a proficiency in Excel
- Interest in impact investing or socially-minded businesses is desired, experience is preferred
- Ability and experience working with low-income individuals of wide-ranging cultures
- Excellent interpersonal and problem-solving skills
- Ability to work effectively in a team and can operate independently as tasks require
- Proficiency with MS Office Suite (Word, Excel and PowerPoint). Experience with DownHome Solutions, Equifax, Credit Builder, or similar is preferred
- Proactive, professional and hardworking with strong organizational and analytical skills. Flexible with an interest to learn and develop professional skills

Salary & Benefits:

Hiring range \$59,000 - \$70,000 annual salary with an annual performance-based bonus



Other Benefits Include:

- Competitive health, dental, and vision benefits
- Flexible Spending Account
- 403(b) retirement plan with employer match
- Generous paid time off and holiday policies
- A hybrid in-office/remote work schedule after initial 60-day training period

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 "Loan 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 access to capital and small business support. We are a team of passionate, high-performing, and self-managed professionals seeking like-minded individuals to join us.

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