



FORWARD *community investments*

Community Lender

WHO WE ARE

In its capacity as a Community Development Financial Institution (CDFI), Forward Community Investments (FCI) builds stronger and healthier communities by providing loans, advising and grants to mission-based organizations that address the root causes of racial inequities and socioeconomic disparities and support initiatives that improve equity and make positive change possible.

<http://www.forwardci.org/>

Our Vision is an equitable and inclusive Wisconsin built on cooperative social action.

Our Mission is to act as an *investor, connector and advisor for organizations and initiatives that reduce socioeconomic and racial disparities throughout Wisconsin.*

Our Values: integrity, partnership, authenticity, love, racial justice, equity, diversity, accountability.

WHAT WE DO

Since 1994, FCI has supported Wisconsin-based projects and programs by providing loan capital, financial expertise and organizational capacity building for: affordable housing, community services and economic development initiatives. We have lent more than \$171 million to hundreds of mission-driven organizations, making a difference in the lives of more than 650,000 people.

WHAT WE NEED FROM THE COMMUNITY LENDER

FCI is looking for an individual who has a demonstrated interest of working with organizations and initiatives that address the root causes of disparities and inequity; is comfortable operating within FCI's mission; has an appreciation for working in a value-based culture and has experience lending to both mission-based organizations, including both nonprofit and for-profit entities. The ideal candidate is a strong communicator and relationship builder with the ability to forge deep relationships, respect the value of community decision-making and move place-based initiatives forward.

SPECIFIC JOB RESPONSIBILITIES

Primary responsibilities include working with borrowers through all stages of the financing process, from assisting with applications, assessing the viability of borrowers, conducting financial analyses, reviewing documents for loan approval, and presenting proposals to lending committee. The Lender will partner internally to support meeting budgeted lending goals and will contribute to lending process improvements. S/he will maintain knowledge of key markets within Wisconsin, along with national trends, to support and inform the underwriting process and the development of new products.

Business Development and Relationship Management:

- Originate loans which are consistent with FCI's mission and in compliance with FCI's loan policies and capital resources in order to meet annual loan production goals and objectives.
- Actively maintain and cultivate relationships with new and existing borrowers, financial partners, including other CDFIs, referral sources and other stakeholders and constituents.
- Work with the lending team to identify new and retain existing clients. Identify capital projects that are a mission-fit for FCI and would benefit from FCI's existing products and services.
- Expand FCI's statewide presence by representing FCI at community meetings, conferences, seminars and workshops and by maintaining relationships with organizations, community development professionals and key stakeholders.

Loan Origination, Financial Analysis and Client Support:

- Support organizations through all stages of the lending process from originating deals to assisting with applications, conducting financial analyses, and presenting proposals to the lending committee.
- Assist mission-driven organizations by proactively evaluating their overall financial health, determining financing needs, verifying credit-readiness, assessing project feasibility, and providing recommendations to structure their financing and strengthen financial practices/systems.
- Conduct loan/project due diligence, which may include financial, management and impact analyses, capital pricing analysis, environment and market assessments, as well as program evaluation and discussion of potential project impact and outcomes.
- Working with the Lending Team, prepare loan analysis and present the final credit proposal to lending committee.
- After closing, continue to monitor organizations, recommend action and restructure loans when necessary.

WHAT YOU NEED TO BE SUCCESSFUL

This position requires a person who is a self-starter with the ability to work independently. Must have a demonstrated commitment to promoting diversity, equity and racial justice. The ideal candidate should have a bachelor's degree (minimum requirement); 5+ years of work experience in real estate and/or business lending; experience working in multicultural environments; familiarity with community, economic and civic development methodologies and a passion for mission-driven work.

Other qualifications include:

- Proficiency in analyzing financial statements of for-profit and nonprofit organizations and their operations;
- Superior communication and relationship skills and an ability to adapt to a wide variety of audiences, including clients, supervisor, peers and external partners/vendors
- Strong creativity and strategic thinking skills;
- Strong time management and organizational skills;
- Ability to lead projects to successful outcomes;
- Work experience at a nonprofit, CDFI or financial institution would be a plus;
- Working knowledge of New Market Tax Credits would be a plus;
- Ability to travel, maintain vehicle insurance, and a valid driver's license are required;
- Flexibility to occasionally work evening and weekend hours.

COMPENSATION PACKAGE

FCI offers a full compensation package including health coverage for employee and family; paid time off; travel allowance; access to professional training and an employer-contributed 401K plan. Salary is commensurate with experience. The position is 100% time. At this time, the position is estimated to be 60% remote (work from home) and 40% on-site with limited in-person interaction with others.

HOW TO APPLY

To apply, please send your resume and a cover letter to resumes@forwardci.org. Your cover letter should address your relevant qualifications and demonstrate your passion for community. Please be sure to provide suitable daytime and evening contact details. Applications will be accepted until the position is filled.