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Community Finance Program Manager

Location: Austin, TX

Texas Community Capital, a statewide nonprofit community development loan fund, is seeking qualified applicants to expand community development lending in Texas and expand an employer-based consumer loan program across the United States.

About TCC

Texas Community Capital (TCC) is a nonprofit Community Development Financial Institution (CDFI) and community loan fund. Formed in 2004 TCC now provides lending capital to nonprofits and community focused organizations across the State of Texas and manages a network of small dollar loan programs across the United States, doing business as: Community Loan Center of America.

Community Loan Center of America (CLCA) is the sub franchisor of the Community Loan Center Corporation. The Community Loan Center Program is designed to provide a low-cost alternative to expensive pay-day lenders and consumer loans. The CLCA network of lenders consists of over 20 local lenders in 11 states with over 90,000 consumer loans closed, to date.

Job Description

TCC is seeking a Community Finance Program Manager (“the Manager”) to market and promote our lending programs, manage performance reporting, be the lead representative of TCC at conferences and public events, and to direct the sustainable growth of the CLCA network. The Manager must be able to work independently, and in cooperation with the Community Loan Center Corporation, while reporting to the TCC Administrator and Governing Board of Directors.

This position involves marketing the CLC loan program to prospective lenders and employers, recruiting and training franchisees to become successful CLC lenders, coordinating activities among the CLC program partners, reviewing applications from new CLC lenders and from new participating employers, providing periodic CLC program training sessions, offering technical assistance and coaching to CLC program partners as needed, and helping raise program funding. The CLC network coordinator will normally require about 75% of the Manager’s time.

The Manager also operates the Texas Community Capital (TCC) lending program which involves making various types of loans such as capital to CLC local lenders as well as loans to affordable housing developers. In this role, the Manager will raise additional lending capital, market the TCC loan program, underwrite loan applications to present to the TCC Loan Committee and Board, close approved loans, provide loan servicing and report loan activities and otherwise interact with the federal Community Development Financial Institutions Fund (CDFI) to maintain CDFI certification. The lender portion of this job will normally require about 25% of the Manager’s time.

Principal Duties and Responsibilities

- Reporting to the Organization's Administrator and Governing Board, the Manager will oversee daily operations of the lending programs and CLCA network.
- Market TCC's programs to seek new lending opportunities in Texas and to expand the CLCA network nationwide.
- Collect and analyze data to develop plans to mitigate risks, guide decision making on new products, and evolve existing programs.
- Work with local CLCA lenders to recruit participating employers, increase lending activity, and minimize default risk.
- Market the CLCA to government agencies, employers and potential funders.
- Assist the TCC Administrator with reports, fundraising and grant management.
- Communicate with TCC's borrowers and potential applicants about program rules and procedures, and review loan applications with support from the TCC Loan Committee.
- Manage TCC board and loan committee meetings, with assistance from the TCC Administrator.
- Work with TCC general counsel on the drafting and updating of loan agreements, resolutions and other documentation related to lending activities.
- Provide reports and data in support of annual audits and reporting to the U.S. Treasury's CDFI Fund.
- Underwrite TCC loans and present loan packages to TCC Loan Committee and Board of Directors

Education and Experience for Community Finance Program Manager

- A college degree with five or more years of increasing responsibility working in the field of lending, banking, finance, accounting, community development, law, nonprofit program management, or a closely related field. An advanced degree in a closely related field and credit/CDFI Fund training may substitute for some direct work experience.
- Demonstrated capacity for communication and collaboration with clients and prospects.
- Experience working with a variety of stakeholders and building consensus among stakeholder groups.
- A track record in fundraising for nonprofit organizations and grants management.
- Experience/training in consumer credit and lending practices, regulations and guidelines.

Knowledge, Skills and Abilities

- Desire to provide internal and external leadership in the field of community development lending and an interest in developing a personal alignment with the mission, goals and programs of Texas Community Capital.
- Understanding of federal community development programs and Community Development Financial Institutions is desirable.
- Strong communication skills and a highly organized approach to work flow management.
- Strong analytic and math skills as applied to lending and research, with intermediate to advanced knowledge of Excel or other data/reporting tools.
- Ability to work collaboratively with diverse groups and to adhere to self-directed work plan.

Additional Information and To Apply

- Texas Community Capital is an equal opportunity employer. TCC offers a benefits package including health coverage stipend, retirement plan, and a generous leave policy.
- Salary is commensurate with experience.
- To apply, send a resume, salary history, and cover letter to:

(NO phone calls please)

Attn: Matt Hull, TCC Administrator
info@tccapital.org

Company Information

Texas Community Capital
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www.tccapital.org