

**Economic and Community Development Institute
Position Description Form**

An Equal Opportunity Employer

Position Title:	Relationship Manager	Reports To:	RM Market Lead
Employment Status:	Fulltime	FLSA Status:	Exempt
Division Lending:	Lending	Hours:	8:30 am to 5:00 pm
Location:	ECDI-Akron Office		

Job Summary:

The Relationship Manager (RM) will work closely with community leaders to develop, maintain, and deepen relationships with business owners and entrepreneurs in the Canton and Stark County in general. The RM will coordinate and maintain outreach efforts and community outreach activities.

The RM will also evaluate and recommend the approval of business loans to the Market Lead and loan review committee. In many instances, the RM will provide technical assistance to applicants while reviewing the application materials and backup documentation as well as helping the credit analyst prepare the credit memorandum.

Essential Responsibilities:

- Function as a part of a team that provides technical assistance to new clients and program participants reviewing start-up/expansion plans, financial analysis and projections, and other business development needs.
- Act as liaison with centers of influence in the target market.
- Interview and screen prospective loan applicants to determine if minimal loan qualification standards are met.
- Develop and maintain referral sources for prospective small businesses located within the client communities and in need of financing.
- Provide technical assistance - assist new and existing customers with start-up/expansion plan review, financial analysis and projections, and other business development needs.
- Gather data necessary to complete application package and source documents for credit analysis of all qualified applicants.
- Structure financing packages to match potential borrower needs using matching sources and uses of funds as well as repayment terms.
- Prepare and present loan reports to the Executive Director of Northern Ohio, and loan review committee.
- Negotiate any remaining loan structuring elements and issue commitment letters.
- Prepare loan package for funding.
- Close loans.
- Assist in portfolio management with servicing issues and borrower relationships

during the entire life of the loan, including but not limited to collections, modifications of collateral, site visits, and annual reviews.

- Case note and data entry into Down Home Loan system – pre and post loan tracking, technical assistance provided, collections, other notes about client relationship, etc.
- Assist in the preparation of reports about pre and post loan activities.

Required Skills/Abilities:

- Ability to build and maintain business relationships with clients.
- Excellent verbal and written communication skills.
- Excellent management and leadership skills.
- Excellent time management skills.
- Ability to multitask and complete work while traveling.
- Thorough knowledge of territory, market, and clients.
- Excellent problem-solving skills.
- Proficient in Microsoft Office Suite or related software.
- Organized with attention to detail.

Education and Experience:

- Bachelor's degree in related field preferred.
- Three years of lending experience or community development experience is preferred.

Physical Requirements:

- Valid driver's license and no major driving violations.
- Must be able to lift 15 pounds at times.