



## Relationship Manager

Full time

Reports to Program Director

Salary Range: \$36,000-\$38,000 plus benefits

Reporting to HFLA of Northeast Ohio's Program Director, the Relationship Manager will be a valuable member of a small team working to deliver on HFLA of Northeast Ohio's mission to, *"...provide interest-free loans to promote the economic self-sufficiency and growth of Northeast Ohioans who are unable to access safe and fair lending resources."* The Relationship Manager's primary responsibilities are to help facilitate HFLA's interest-free loan program by working to support our relationships with community members seeking loans, and partner organizations who provide services to the community. This role is also responsible for being the first line of contact with our applicants and loan recipients, reviewing loan application material for eligibility and completion.

### **Primary Responsibilities:**

#### **Loan Execution**

- Review submitted loan applications for completion of materials.
- Analyze loan documents to determine the applicant's eligibility, in alignment with our loan policy guidelines.
- Facilitate a loan review committee meeting, where Board members will perform as the Loan Review Committee and inform an applicant of loan approval or denial. Draft loan review documents for the committee. guide the flow of the committee and follow up with the applicant afterward.
- Convert approved applications to loans. Draft necessary paperwork. Establish expectations with the borrower, and distribute loan checks.

#### **Accounts Management**

- Properly record and handle incoming cash, checks, and ACH payments.
- Utilize accounting software to manage payments, bank deposits, and other financial transactions as needed.
- Participate in the Collections process via tracking delinquent accounts, making empathetic calls to borrowers, and recording the next steps.
- Facilitate monthly credit reporting via credit reporting software and communication with the Credit Builders Alliance.

## **Community Relations**

- Build and manage relationships with current and potential borrowers, including but not limited to troubleshooting issues, maintaining files, and tracking pertinent information.
- Build and manage relationships with current and future community partners. Receive and send referrals between organizations.
- Participate in community outreach events.

## **Administrative Tasks**

- Cross-train on other Program Department tasks and responsibilities.
- Other tasks as needed to support HFLA's mission and objectives. These may include but are not limited to, office administrative tasks, participation in organization-wide events, and various department projects and initiatives.

## **Competencies - Knowledge, Skills, and Abilities:**

- Personable, Compassionate, and Professional demeanor. Customer service experience is preferred
- Able to handle a fluctuating workload
- Effective analytical and decision-making skills
- Willing to attend occasional evening meetings
- Solution-oriented problem-solving methodology
- Computer savvy and able to learn new technologies/ software quickly - Common ones used include Microsoft Office, Google Office Suite, DocuSign, Quickbooks, Autopal, Adobe, Asana, etc.
- Outstanding verbal and written communication skills with attention to detail
- Accurate numeracy skills
- Administrative and clerical skills
- Excellent time-management and organizational skills

## **Qualifications and Requirements:**

- Bachelor's degree or related experience
- Ability to manage multiple tasks to completion with moderate supervision
- Project Management experience preferred
- Must be able to take the initiative on individual projects and tasks
- Collaborative work style preferred
- Financial coaching/ literacy or community development background preferred
- Bi-lingual preferred (Spanish)
- Must be punctual, responsive to requests, and able to meet deadlines
- Light to moderate lifting
- Valid driver's license and reliable vehicle (Some community outreach expected)

Resumes and cover letters can be emailed or faxed.

hiring@interestfree.org

Fax: 216-378-9007