



## **Position Announcement**

### **Chief Lending & Impact Officer Appalachian Community Capital Remote**

[Appalachian Community Capital](#) (ACC) is seeking an energetic, entrepreneurial, goal-oriented self-starter to serve as Chief Lending & Impact Officer to support the organization at a time of unprecedented growth. The person in this position should be able to prioritize multiple demands and have overall responsibility for ACC's lending program and impact across Appalachia. Knowledge of and experience in lending, credit analysis, community and economic development, financing principles and practices, public- and private-sector investment initiatives, and a working knowledge of the region's community economic development stakeholders are required for success in this position.

## **THE ORGANIZATION**

Founded in 2013, ACC is a Community Development Financial Institution (CDFI) serving member CDFIs across the 13-state footprint of Appalachia with a mission to increase small business lending across this underserved and primarily rural region. By providing capital, capacity building, and innovative programming to its members, ACC catalyzes entrepreneurship, opportunity, and growth in distressed communities. ACC has 40 members who manage over \$4 billion in total assets. Investors and supporters of ACC include: the Appalachian Regional Commission, US Treasury CDFI Fund, the Ford Foundation, Goldman Sachs, Bank of America, Truist, US Bank, Wells Fargo, Benedum Foundation, Dogwood Foundation, Mastercard Foundation, and many others.

ACC launched the Green Bank for Rural America, a wholly owned non-profit subsidiary, to help rural areas gain the most benefit from the new energy economy. Rural communities have long been the heart of energy production in America, powering the growth of our nation. The Green Bank renews this legacy, working alongside communities to build resilient local economies and to create new opportunities for a prosperous future.

Backed by a landmark \$500 million award from the United States Environmental Protection Agency (EPA), the Green Bank makes targeted investments to connect rural communities with new financing sources. The initial award will help attract even more private capital, for an estimated \$1.6 billion into 2,000 projects. This means 13,000 good jobs and a way to preserve the quality of life in rural communities, where local businesses and community leaders work together to help their communities thrive.

Visit [Appalachian Community Capital](#) and [Green Bank](#) for more information.

## THE POSITION

Reporting to ACC's President & CEO, the Chief Lending and Impact Officer (CLIO) has overall responsibility for ACC's lending program and continued innovation and scale. The position may occasionally work collaboratively with the Green Bank President & CEO and leadership team.

The primary responsibility of the CLIO is to lead ACC's portfolio development and lending strategy, including meeting annual lending goals while developing a loan portfolio and fund deployment strategy that are sustainable and responsive to ACC members' needs. Responsibilities also include developing loan production goals; designing and implementing new financial products and services; and supporting business development activities, technical assistance and outreach, originations, and structuring. The CLIO ensures that ACC's lending and impact strategy and activities align with the mission, meet strategic goals, satisfy lending and portfolio management policies and loan committee requirements, maximize leverage, and minimize legal/financial risks to the organization. In addition, the CLIO develops and refines environmental, social, and governance metrics for ACC and works with the CEO to enhance, track, and report on the impact of ACC's work.

This is a remote position serving the Appalachian Region, which includes the entire state of West Virginia and portions of Alabama, Georgia, Kentucky, Maryland, Mississippi, New York, Mississippi, Ohio, Pennsylvania, South Carolina, Tennessee, and Virginia.

## KEY RESPONSIBILITIES

- **Strategy:** In collaboration with the President & CEO, responsible for designing/upgrading loan products, marketing strategies, participation partnerships, and administrative systems. Pursues new and maintains existing relationships with other CDFIs and lending partners. Identifies opportunities to collaborate with other lenders to take advantage of loan participations. Designs and implements new products to respond to market changes, customer needs, and increased organizational capacity.
- **Lending:** Responsible for meeting ACC's annual lending goals by overseeing due diligence of complete loan applications. Oversees process of preparing and presenting credit memos to executive staff, loan committees, and executive committee for approval. Works closely with underwriter or designee to properly structure deals and prepare loans for committee.
- **Technical Assistance:** Ensures that the technical assistance strategy supports lending goals. As needed, presents ACC's loan product information in borrower workshops throughout Appalachia. Represents ACC on panels and at workshops regarding lending, loan products, community development finance, and underwriting. Assists and advises loan applicants by educating them on the loan process, responding to questions and requests, and following up regarding

incomplete documentation.

- **Assessment and Knowledge Sharing:** Works with President & CEO to define organizational outcomes and impact. Responsible for reporting loan impacts and progress towards lending goals. Works with the SVP of Finance to provide loan and impact data for various compliance reports and for various funders. Ensures that Loan Servicing contractors are accurately entering data into systems that capture use of ACC capital and impact of borrowers' lending.
- **Communications and Marketing:** Works closely with contracting team (Research and Communications Director, Business Development Officer, Web Designer) to communicate technical assistance and lending priorities. Identifies new and untapped markets for ACC loan products. Builds alliances and a referral base among community partners. Participates in community events as needed. Provides loan information to contractors that can be used in newsletters, social media, and other marketing platforms.
- **Finance:** Sets annual lending and deployment goals based on historical data, pipeline information, and other fact-based analysis. Participates in organizational budget process.
- **Impact:** Identifies key local issues and challenges, including those affecting communities that have been historically marginalized, and ensures that ACC's lending activities and technical assistance goals and activities align with strategies to meet the needs of these communities.

## QUALIFICATIONS

Successful candidates will bring a range of skills, experience, and attributes including:

- 10+ years of nonprofit or for-profit management experience that are transferable or relevant to community/economic development.
- Demonstrated relevant experience in community and economic development finance and nonprofit lending.
- Experience in community and economic development and financial services for low-income communities preferred.
- Superior financial analysis and credit evaluation skills for small businesses and real estate projects. Deep knowledge of community and economic development lending and related credit issues.
- Evidence of significant external client contact and business development skills.
- Strongly motivated and able to follow through in completing high-quality, detailed work with minimal supervision.
- Strong problem-solving, analytical, and organizational skills including ability and willingness to balance strategic, lending, and organizational responsibilities.

- Ability to effectively manage a remote team.
- Capacity to prioritize multiple responsibilities to meet internal and customer deadlines while ensuring credit integrity.
- Ability to provide creative and flexible solutions to loan applicants by identifying relevant risks and mitigation factors.
- Commitment to mission-driven lending in low- and moderate-income communities.
- Willingness and ability to travel occasionally in the region.

Salary will be commensurate with experience, within the range of \$160K-\$185K, and ACC offers a competitive benefits package through a Professional Employment Organization. The position is remote.

## **APPLICATION PROCESS**

To apply, upload a detailed resume and cover letter explaining qualifications and your interest in this leadership opportunity to our [portal here](#). For inquiries, contact Olive Idehen [olive.idehen@cbiz.com](mailto:olive.idehen@cbiz.com). Resume reviews begin immediately.

## **EQUAL OPPORTUNITY EMPLOYER**

ACC is an equal opportunity employer. We encourage you to apply even if your experience is not a 100% match with the position. We are looking for someone with relevant skills and experience, not a checklist that exactly matches the job description. We are committed to creating a collaborative and thriving work environment for all employees.

It is ACC's commitment to treat all its employees and candidates for employment with dignity and respect and to provide a workplace that is free from discrimination, whether that discrimination is based on race, color, religion, sex, national origin, disability, political affiliation, marital status, ages, sexual orientation, gender identity, pregnancy, or other non-merit factors. ACC strives to have a workforce that is representative of the communities we serve.

## **About CBIZ's Nonprofit & Social Sector Group**

CBIZ's Nonprofit & Social Sector Group is working with Appalachian Community Capital and the Green Bank for Rural America to support the search. Our group is a mission-driven professional services firm seeking to do more for nonprofits and socially conscious organizations. Learn more about our work [here](#).