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Investor

FLSA Status: Full Time, Exempt

Reports to: Business Finance Director

The organization

The New Hampshire Community Loan Fund is a statewide, nonprofit community development financial institution (CDFI) located in Concord, N.H.

The position

The Investor is responsible for exercising professional judgment to evaluate candidates for investment funding.

The program

Vested for Growth (VFG) is a mission-focused business investment program within the Community Loan Fund's Business Finance team. VFG offers creative financing to existing N.H. businesses with strong growth propositions and a need for risk-tolerant capital. Our goal is to help CEOs achieve their growth plans and implement progressive management practices that create quality jobs that stay in N.H.

Investments typically include various forms of royalty financing when the need for capital does not fit either bankable debt or equity.

Essential functions

Outreach and marketing

- Build relationships with business owners/entrepreneurs, traditional lenders, other investors and business intermediaries to identify potential VFG investment opportunities.
- Develop and execute a marketing strategy to increase VFG visibility/impact and to attract quality referrals and inquiries.
- Manage the VFG Investment Committee, a group of external experts who help source deals and advise during due diligence.

Due diligence and investing

- Conduct site visits to assess a prospective company's growth proposition and mission match; analyze financials, management, industry conditions, and perform other due diligence activities. Manage expectations through clear communication with prospective

borrowers during due diligence, approval, and closing, balancing responsiveness with timeline needs.

- Negotiate investment pricing and other terms and conditions to achieve a win/win deal with business owners.
- Prepare credit/investment memorandums and related materials for timely submittal to the appropriate approval body. Work with other Business Finance staff and/or outside legal counsel to develop closing documents when an investment is approved, or to prepare required documentation if denied.

Business support

- Continue meaningful relationships with portfolio companies, providing consultation on growth strategies, business resiliency, and investment in employees to harvest financial and mission rewards. Use discretion and experience to present portfolio companies with alternative solutions and identify available resources. Assess the need for, and arrange for, advisory boards, CEO peer groups and targeted technical assistance for borrowers.
- Maintain working relationships with borrowers to ensure compliance with loan requirements, minimize loan losses, and advance borrowers' goals with support of senior lender. Undertake collections, reduce delinquencies, and diligently manage workout situations, while understanding that patience is a tool that can be used if the borrower is forthright and problem-solving effectively.

Reporting and communication

- Use Salesforce and other management tools to capture required reporting data, document relationships and other information during pipeline development and portfolio management, and store key information regarding consultants and partners who may work with prospective and existing borrowers.
- Communicate regularly with the Business Finance Director and other relevant staff regarding potential investments, and performance of existing portfolio businesses.

Teamwork

- Work collaboratively with the Credit Analyst, Senior Lender and others on the Business Finance team to help analyze and structure potential investments.
- Participate as a member of the Business Finance team and contribute ideas to continually improve systems, processes, and products. Lead Business Builder loan(s) as needed.
- Coordinate with the marketing office and other supportive teams of the organization.

Education and experience:

- Degree in business, or equivalent experience
- Experience working directly with CEOs and entrepreneurs in a wide variety of manufacturing and/or value-added businesses
- Business experience as a CEO or other C-Suite positions is preferred.

Qualifications and characteristics

- Strong networking and relationship-building/maintenance skills. Easily able to meet and engage a variety of people.
- Self-motivated, self-reflective and eager to learn.
- Be an effective negotiator balancing the entrepreneur's knowledge of their business and the necessity for the business to make a change.
- Detail-oriented.
- Adaptable and flexible to juggle many tasks and manage ambiguity. Willing to adapt to a changing environment.
- Able to maintain high ethics with respect to borrowers, colleagues, and the public. Ability to maintain professionalism and effectiveness in a demanding environment.
- Facilitation, mediation and meeting-management skills. Open and able to receive feedback on performance.
- Demonstrated ability to analyze and solve problems collaboratively and independently.
- Effective written and verbal communication. Comfortable speaking in groups
- Capable use of Microsoft Word and Microsoft Excel. Salesforce experience preferred.
- Ability to travel throughout the state and work flexible hours.

Physical demands

The physical demands described herein are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to sit, talk and hear. The employee is regularly required to stand, walk, use hand to handle, and reach with hands and arms above shoulder height, stoop, kneel, and crouch. Specific vision abilities required in this job include ability to adjust focus between near and far.

Also:

- Ability to answer telephones and use standard office equipment (copier, fax, etc.).
- Ability to read, write, and understand and speak English clearly.
- Ability to use a computer for Community Loan Fund business.
- Ability to drive for Community Loan Fund business periodically.
- Ability to lift at least 5 pounds.

Work environment

Work environment characteristics described here are representative of those employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee will be in an environment with a noise level that is usually moderate.

Interested applicants may send a resume and cover letter, including salary expectations, to the Community Loan Fund at jobopening@communityloanfund.org. No phone calls, please.

Equal Opportunity Employer

Visit us at www.communityloanfund.org