FRANKLIN COUNTY CDC COMMUNITY DEVELOPMENT CORPORATION
WESTERN MA FOOD PROCESSING CENTER

Job Description

Community Lending Associate
Review of applications begins on a rolling basis April 10, 2025, and the position will remain open until filled.

Get to Know our Culture
At the Franklin County Community Development Corporation (FCCDC), we believe a strong local economy builds community and benefits everyone and we are dedicated to building a diverse, inclusive workplace. We recognize that we have been operating within the White Dominant Culture, and we are working to disrupt it internally through education, shared and personal work on our own development, and an openness to discussion. Our employees are people with different strengths, experiences, and backgrounds, who share a passion for strengthening the regional economy for all people and increasing its sustainability. For the FCCDC, diversity includes race, gender identity and expression, age, disability status, sexual orientation, religion, socioeconomic status, and many other parts of one's identity. All our employees' points of view are key to our success, and inclusion is everyone's responsibility here. No matter who you are or where you come from, you are welcome here. At the FCCDC, we embrace individuality, support human growth, and recognize the value of second chances.

More About Us
The FCCDC is a nonprofit community economic development organization based in Greenfield, Massachusetts, that since 1979 has helped thousands of entrepreneurs and business owners of all types at every stage—from assistance writing a business plan to flexible financing and connections to resources. Through our Western Massachusetts Food Processing Center (WMFPC), we work with farmers and food entrepreneurs to strengthen the food system, offering rental manufacturing space, prototyping and co-packing services, and assistance with value-added operations. We also operate a small business incubator and administer a variety of other programs. The FCCDC employs 20 hardworking staff committed to the organization's overall success. We have an operating budget of $3.7 million and assets of $12.8 million.

Position Description
Duties and Responsibilities
Franklin County Community Development Corporation (FCCDC) is looking for an individual with an interest in financial analysis and small business lending. This person will work directly with potential borrowers and offer support in helping them access FCCDC loan funds. Responsibilities include communicating with clients, financial statement review, loan documentation, underwriting, loan monitoring/reporting, and relationship management. This is a great opportunity for someone interested in supporting small businesses and community lending. Join us and help make a difference!

FCCDC is a leading small business lender in western Massachusetts with a current portfolio of over 130 loans valued at approximately $7.5 million–and growing. In pursuit of our mission to align capital with social, economic, and racial justice, FCCDC works to drive transformational change in financially underserved communities. We help money flow to people and places traditional finance doesn't reach. FCCDC secures public and private capital to build a stronger economy in our service area.

FCCDC is looking for a person that has a passion for the mission—someone who thrives on developing new strategies for increasing the flow of capital to businesses we currently serve and entrepreneurs we have not reached in the past.

Duties and Responsibilities

- Conduct program outreach, in particular with people from underserved populations
- Participate in loan review process, including financial analysis of borrowers' financial statements, tax returns and current obligations (underwriting).
- Follow up with borrowers to gather necessary documents annually.
- Assist with distributing loan application materials to loan review committee.
- Provide quality customer service at all points of contact with borrowers and prospects.
- Coordinate referrals for business technical assistance.
- Demonstrate a commitment to diversity, equity, and inclusion through continuous development, modeling inclusive behaviors, and proactively managing bias
- Help meet organizational goals and mission; participate in anti-racism activities; and help work for racial, social, and economic justice
- Participate in FCCDC client and staff meetings, team meetings, and professional development activities
- Ensure FCCDC values are brought to all aspects of the work: Racial, Social, and Economic Justice; Community Empowerment; Innovation; Collaboration; and Integrity

Requirements

Minimum Requirements

- Three to five years of relevant work experience. Education can substitute some work experience.
- Direct work experience with small businesses and financial statement analysis. Experience may include internships.
- Strong written and verbal communication skills.
- Interpersonal skills and ability to work constructively with staff and diverse constituents.
- Familiarity with the lending process and loan documentation.
- Strong organizational skills and ability to manage multiple tasks under moderate supervision in an effective and efficient manner.
- Ability to work independently or in a team environment as required.
- Knowledge of MS Excel and other spreadsheet software. Digital literacy and ability to navigate workplace technology.

If you are excited about this role and have relevant experience, but your experience does not align exactly with every requirement, we encourage you to apply. On-the-job training will be provided.

Desired Qualifications

- Small business or entrepreneurial experience
- Experience with portfolio-management software
- Fluency in a language other than English
- Business credit analysis and underwriting

Additional Information
Job Environment
We work 37.5 hours per week and provide flexible schedules, when possible, so that each employee is productive in a way that works for the organization, them, and their family. We are a pet-friendly office.

We are a CORI-friendly employer and consider all applicants regardless of their background. While we do conduct background checks as part of our hiring process, a past record does not automatically disqualify candidates. We evaluate each applicant based on their qualifications, experience, and the specific requirements of the role.

Salary Range/Benefits
- Salary Range: $60,000 to $65,000 per year
- Retirement: 3% match
- Paid vacation, personal, and sick time
- Health insurance, health savings account

Reports to Lending Director

Type of Position
Location: FCCDC office in Greenfield, some remote work possible, limited travel to client businesses throughout our service area.
Job involves normal physical requirements for an office position.
Employment Status: Full time
Fair Labor Standards Act Status: Exempt

Application Instructions
To apply, send a resume and cover letter to resumes@fccdc.org. Please address the following in your cover letter:

Please share why you're interested in working at the FCCDC.

How do your past experiences and future ambitions make you a good candidate for this role?

How do you see yourself as contributing to FCCDC's racial, social, and economic justice mission?

We are an equal employment opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, gender, religion, sexual orientation, national origin, disability status, protected veteran status, or any other characteristic protected by law.

If you need an accommodation to apply, please call (413) 774-7204 or email resumes@fccdc.org with the subject line “Application Accommodation.”