



Community Loan Center (CLC) Program Manager - Job Description

Reports to: Chief Operating Officer

Salary: \$55,000 - \$70,000, Full Time Exempt

Work Environment: BCL of Texas is headquartered in Austin, with additional offices in Dallas. The Position will be located within DFW metroplex or Austin-Round Rock- San Marcos MSA.

Benefits: 100% Paid Medical, dental, and vision insurance; 2% Employer Contribution to SIMPLE IRA; Paid Annual Leave (22 days), Paid Holidays (10 days), Birthday off, and flexible remote work options.

Company Description: Established as a nonprofit in 1990, BCL of Texas was created with the mission to Build Strong Communities. As a Community Development Financial Institution (CDFI), BCL of Texas supports Texans to acquire wealth-building assets, such as homeownership and entrepreneurship, with the financial tools and education necessary to build personal net worth. With an emphasis on diversity, equity, and inclusion, we serve communities of color, women, veterans, rural communities, and low and moderate-income individuals, families, and small business owners. We do this through personal financial empowerment, homeownership, small business, and community development programs. Our services include one-on-one coaching, educational classes, and lending programs. BCL's lending programs range from down payment assistance for first-time homebuyers to loans for growing minority-owned businesses, community development, affordable housing projects, and working with local communities for loan funds and main street revitalization. We work across Texas, with emphasis along the I-35 corridor, and primarily with rural, minority, and other historically underserved populations. We offer a lot under our umbrella, but it all ties back to economic development and taking steps to close the racial wealth gap.

We are looking for candidates who have:

- Bachelor's degree in business administration, finance, marketing or related field
- 3 to 5 years of related sales, lending, recruiting, financial services or community engagement experience **required**
- Prior program development/management/evaluation experience preferred
- Public Speaking experience
- Experience handling highly sensitive and confidential business matters and information required
- Strong time-management, multi-tasking, and organizational abilities
- Strong negotiation and sales skills necessary
- Self-starter with the ability to work independently as well as collaborate within a Team
- Excellent written and verbal communications skills are essential for communication with internal staff, organizational partners, and customers
- Strong interpersonal/customer service skills
- Must have the ability to plan, organize and prioritize responsibilities to successfully meet critical reporting deadlines
- Proficiency in MS Office Suite software, with strong Microsoft Excel skills.
- Ability to extract and analyze data from various sources
- Detail-oriented and ability to work with minimum supervision.
- An openness to learning new skills and systems, with an entrepreneurial work ethic
- Fluent in Spanish preferred but not required (write, speak, and read)

Position Summary: The CLC of Dallas and Austin is a not-for-profit provider of small dollar affordable consumer loans and financial empowerment programming. Offering a two-tier employee benefit model, the CLC of Dallas and Austin addresses the immediate need of an affordable loan product as an alternative to predatory consumer loans, while providing financial empowerment services through one-on-one financial coaching and financial capability programming.



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The Community Loan Center (CLC) Program Manager will devote 70% of their time to growing the lending volume of the CLC programs via marketing, recruitment and training of new partner employers in the Dallas County and Travis County markets to offer the small dollar lending/financial empowerment program as an employee benefit to their employees. 30% of their time will be dedicated to loan processing, servicing, financial reporting and financial empowerment programming for the CLC of Dallas and Austin employer/loan portfolios.

Primary Tasks: Recruitment

- Identify, recruit and train employers throughout Dallas County and Travis County to partner with the CLC and offer our employee benefit program
- Public speaking to explain the CLC program and the benefits the CLC offers
- Partner with participating employers on how to market the CLC employee benefit program by using existing employee engagement initiatives like employee wellness programs or employee assistance programs
- Train employers on our proprietary software to verify employment, make payroll deductions and terminate employees
- Maintain and deepen relationships with participating employers
- Develop, manage and implement program marketing/communication plans for employer marketing collateral and CLC websites in partnership with BCL's Communication department
- Create opportunities for employers to facilitate CLC Financial Empowerment programming and Financial Coaching services
- Attend all meetings appropriate to the position or the CLC program, which includes but is not limited to CLC network meetings and community meetings pertaining to consumer access to credit
- Assist in seeking sources of funding to support all CLC of activities

Primary Tasks: Loan Portfolio Management/ Loan Servicing

- Complete and maintain daily/monthly/annual loan portfolio reports and records of lending activities for the purpose of accurate reporting to State regulators, funders, accounting and collection purposes
- Ensure compliance with statutes, regulations and policies used in administering the small dollar lending program, including submitting annual reports as needed
- Complete internal employer administration on behalf of enrolled employers that can include employee verifications, employer deduction reconciliations and deduction file transfer protocols
- Communicate with clients to negotiate payment arrangements with customer who have delinquent/charged off loans as needed on a recurring basis
- Provide direct excellent customer service to CLC borrowers via email, phone and in person or in conjunction with the customer service office
- Monitor, evaluate and report on successes and overall program impact to Employers and BCL management
- Update CLC program processes, manuals, presentations, and other materials used to administer the CLC program as needed.
- Perform general office duties associated with role and program
- Work as a team member with other staff members to assist in all activities for the overall benefit of the organization as needed.

Required Application Materials:

- Resume, including salary history and short cover letter or interest statement
 - Your cover letter or interest statement should include information letting us know what about BCL's mission and work excites you
- Three professional references with contact information



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To apply: Please email your application materials to careers@bcloftexas.org.

We will begin scheduling interviews starting on February 1st, but the position will remain open until filled.

Equity Statement: Studies show that non-minority men are likely to apply for a job when they meet only some of the listed requirements, while women and minorities are more likely to apply only if they meet all of the qualifications. At BCL of Texas, we value diversity, and we welcome candidates of color, LGBTQ+ people, women, neurodivergent people, people with disabilities, and more. We view the requirements as a guide and not an absolute list, and encourage candidates, especially diverse candidates, to apply if you feel you meet the spirit of the job description, are interested in the mission and believe you will be able to learn the job and do the work.