

Position Description

Position Title	AVP, National Lending		
Roster Requirement	None <input checked="" type="checkbox"/>	Ordained <input type="checkbox"/>	Commissioned <input type="checkbox"/>
Classification	Full Time, Exempt		
Salary Grade	08	Eligible for Cell Phone Allowance: Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
Organization	LCEF		
Department	National Lending		
Location	St. Louis, Missouri		
Date	January 2021		

Organization Profile

The primary mission of the LCEF is to provide financial resources, support and related services for ministry, witness and outreach of The Lutheran Church—Missouri Synod. In so doing it shall raise funds primarily through the issuance of corporate notes and other debit instruments. Its assets shall be used exclusively for the following: provide financing and services for the acquisition of sites; the construction of facilities; the purchase of buildings and equipment; operating expenses; rostered church worker education; the residential housing needs of rostered church workers; and other purposes approved by its governing board consistent with the ministry and mission of the Synod under policies approved by the Board of Directors of the Synod.

Reporting Relationships

AVP, National Lending reports to the VP, National Lending.

Summary

The AVP, National Lending is responsible for developing relationships with organizations affiliated with, or recognized by, The Lutheran Church—Missouri Synod to assess loan needs and provide lending solutions.

Essential Job Functions

- Accountable for lead generation resulting in new loan borrowers for the National Lending Team.
- Develop and nurture relationships with eligible borrowers. Meet with prospects to identify needs and provide education on the benefits of partnering with LCEF for lending solutions. Provide detailed and timely meeting reports summarizing identified needs and opportunities. Utilize CRM to capture prospects and manage pipeline of opportunities.
- Establish relationship with and encourage District Vice Presidents to monitor and report additional relationship opportunities with non-congregational entities in their respective districts.
- Act as portfolio manager, managing retention of existing business. Responsible for delinquent loan management, partnering with others to develop a solution based on the customer's unique needs.
- In partnership with others, develop strategies and tactics to achieve results. Develop and execute annual business plan to ensure lending goals are met.
- Develop proposals and provide detailed loan recommendations.
- Work collaboratively with National Lending Team and Loan Operations to ensure professional management of new and existing loans.

- Manage risk by conducting review of credit analyst write- ups for approval recommendation and appropriately analyze and evaluate exceptions.
- Attend conferences, meetings and gatherings of various LCMS organizations and trade associations of those affiliated with LCMS. Attend and participate in various District and Synod conferences that provide networking opportunities.
- Research and analyze industry trends and competitor lending solutions. Make recommendations based on findings.

Education and Experience

- Bachelor's degree in Business Administration or related field.
- Minimum five years of progressive experience in commercial lending, financial analysis, and underwriting.
- Experience with underwriting and lending to Non-Profits and Senior Living Facilities, preferred.

Competencies (Knowledge, Skills and Abilities)

- Broad understanding of the Lutheran Church—Missouri Synod and Lutheran Church Extension Fund. Desire to support the mission and ministry of the Church.
- Outstanding communication skills, effective influencer, and ability to build credibility quickly. Communicates accurately, honestly, supportively and in a timely manner. Ability to communicate effectively with various audiences including clergy and lay leadership. Skilled at conducting presentations and facilitating meetings.
- Operates with authenticity, transparency, and commitment. Open, direct, candid, and respectful in all interactions. Shows sincere interest in collaboration and understanding other points of view. Works effectively with others toward common goals.
- Understands business implications of decisions. Ability to assess, evaluate and provide sound judgment in carrying out duties.
- Ministry focus with an equally keen awareness of fiscal responsibility, balancing the need to support ministries with the need to meet the financial objectives of LCEF.
- Practices high level of confidentiality. Maintains appropriate balance between compassion, encouragement, and accommodation.
- Demonstrated knowledge of financial accounting principles.
- Ability to be creative and innovative in offering LCEF loans and services to existing and prospective clients.
- Strong self-organization and self-management skills. Capable of managing multiple priorities effectively and efficiently with ability to perform under tight deadlines. Excellent attention to detail and follow through. Ability to work well under pressure and with minimal supervision.
- Skilled in Microsoft Office. Ability to learn proprietary and non-proprietary software applications.
- Position requires extensive travel. (Average of 25%)

Supervisory Responsibility

None.

Environmental and Physical Demands

Please answer each question below regarding environment and physical demands by indicating which % of time best describes the job. Do not write a specific %, simply show the amount of time by checking the appropriate boxes.

A. How much on-the-job time is spent in the following physical activities?

	Never 0%	Occasionally 1-32%	Frequently 33-65%	Constantly 66-100%
Standing	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Walking	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sitting	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Talking, Hearing	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Feeling, Fingering, Grasping	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Climbing, Balancing	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Crouching, Crawling, Kneeling	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reaching with Hands and Arms	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tasting, Smelling	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

B. Does this job require that weight be lifted or force be exerted?

	Never 0%	Occasionally 1-32%	Frequently 33-65%	Constantly 66-100%
Up to 10 pounds	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Up to 50 pounds	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Up to 100 pounds	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
More than 100 pounds	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

C. Does this job have any special vision requirements?

	Never 0%	Occasionally 1-32%	Frequently 33-65%	Constantly 66-100%
Looking at Computer Screen	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Color Vision (identify and distinguish colors)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Peripheral, Depth Perception	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Ability to Adjust Focus	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

D. How much exposure does this job have to the following environmental conditions?

	Never 0%	Occasionally 1-32%	Frequently 33-65%	Constantly 66-100%
Toxic Chemicals	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Moving Parts	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Electrical Shock Risk	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Explosives	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fumes	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Extreme Cold (non-weather)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Extreme Heat (non-weather)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Severe Hot Weather	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Severe Cold Weather	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Blood, Body Fluid	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

E. How much noise is typical for this job's work environment?

- Very Quiet (Example: Forest trail, isolation booth for hearing test)
- Quiet (Example: Library, private office)
- Moderate Noise (Example: Business office with printers, copiers, other office equipment, light traffic)
- Loud Noise (Example: Metal can manufacturing, large earth moving equipment)
- Very Loud Noise (Example: Jack hammer work, front row rock concert)

NOTE: These statements are intended to describe the general nature and level of work involved for this job. It is not an exhaustive list of all responsibilities, duties and skills required of this job.