



Position Title: Director of Lending and Programs

Reports To: Executive Director

Supervises: Program Coordinator

Status: Regular, Full-Time, Exempt (40 hours)

Starting Salary: \$60,000 Annually

Organization overview: Exodus Lending is a nonprofit founded in 2014 helping Minnesota families break the cycle of predatory loan debt through a 0% interest refinance program. We envision a world where all people are free from the cycle of debt caused by predatory lenders and thus also work on systems change and advocacy efforts to end predatory lending at local, state, and federal levels. Exodus Lending is poised for growth in the years to come and is on the journey of becoming a certified Community Development Financial Institution (CDFI) to expand its lending and financial health programming across Minnesota.

Position Summary: The Director of Lending and Programs will drive innovation and have operational responsibility for all loan products and financial capability programming at Exodus Lending. They will support existing and develop new equity-based lending programs and collaborative partnerships that support Exodus Lending's participants to achieve financial stability. The Director is a relationship builder and connector who is responsible for fostering a base of strong, engaged customers and partners. They are passionate about advancing racial equity and economic justice and have a deep understanding of how systemic racism, inequity, and exclusion impact economic opportunity.

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St. Paul, MN 55114
(612) 615 -0067
exoduslending.org

Responsibilities

Community Engagement (40%)

- Create, drive, and implement a grassroots community engagement plan to increase reach, visibility, and engagement in Exodus Lending's programs.
- Initiate new and strengthen existing strategic partnerships with organizations in the community who are working on financial empowerment and equity issues and/or who reach our target markets.
- Serve as a trusted partner by developing feedback loops and implementing a stewardship plan to keep partners informed and engaged.
- Serve as a passionate and visible spokesperson and represent Exodus Lending at community meetings, events, and convenings.
- Lead the distribution of marketing materials and track engagement activities across the organization.
- Contributes to the organization's statewide and national visibility by seeking opportunities to highlight Exodus Lending's work, networking, and building relationships with colleagues and partners in the field.

Program Innovation & Design (40%)

- Lead the process of becoming a certified Community Development Financial Institution (CDFI) and expanding lending programs with an equity lens.
- Design, test, pilot, implement, and iterate innovative new small dollar lending program(s) aligned with Exodus Lending's mission and community need.
- Explore adding new programming (e.g. financial coaching) and/or partnerships to improve our participant's financial power and health.
- Center the voices and experiences of program participants in program design and development and utilizes the values of Diversity, Equity, and Inclusion (DEI) throughout the planning and execution of programs.
- Build channels, both formal and informal, seek community input and participant feedback in development, design, and implementation of programs.
- Explore and connect with community organizations and other CDFIs, locally and nationally, who do similar work to learn and share best practices.
- Identify opportunities for learning to improve program impact and highlight innovation.

Program Administration & Management (15%)

- Support, develop, and coach team members to carry out program enrollment and repayment and act as their back-up when they are not available.
- Work with the Program Coordinator to review inquiries and loan applications and make decision(s) regarding approval and the Engagement Manager to support all enrolled participants on repayment flexibility and success.
- Ensure the collection and maintenance of accurate and timely data from program participants for data tracking, reporting, and evaluation purposes and, at times, perform general data entry related to lending, repayment, and financial incentive payment.
- Analyze and interpret data, both qualitative and quantitative, and to assess program strengths and to identify areas for improvement.
- Work with the team to update, develop, and implement internal and external tools, policies, practices, and systems to document program activities, impact, and ensure consistent, high-quality, and human-centered programming.
- Advocate with and on behalf of program participants with lenders and state regulatory agencies like the MN Department of Commerce and the Attorney General's office.
- Work with the Executive Director and others to develop an annual budget and operating plan to meet organizational goals and achieve program outcomes.

Other duties (5%)

- Ensure privacy of participant personal privacy and confidential information.
- Stay current on issues, research, data, as well as federal, state and local laws and policies relating to predatory lending, consumer protection, and financial inclusion and position Exodus Lending to respond to such trends.
- Fosters a deep understanding of community and how issues such as poverty, systemic inequity and exclusion impact economic and social opportunity.

Qualifications

- A minimum of 3 - 5 years experience leading community-based programs
- A strong understanding of personal finances, lending, and/or banking a plus
- Experience managing, coaching, and supporting a team
- Demonstrated experience collaborating effectively with people of diverse racial, ethnic, economic, and cultural backgrounds
- A proven relationship-builder, who enjoys collaboration, building bridges and cultivating allies and new partnerships
- A persuasive and credible communicator with strong interpersonal, writing, and verbal communication skills.
- Tech-savvy and proficient with Google and/or Microsoft applications and can learn new software and technologies as needed
- Proactive and self-directed; energized by problem-solving and teamwork and comfortable with continuous learning and change
- Detail-oriented; with a passion for implementing new systems, processes, and technologies
- Willing to work a flexible schedule, including some weekends and evenings, as occasionally needed.

Benefits:

- \$60,000 starting salary
- Paid time off, starting with 16.5 PTO days and 10 paid holidays
- Blue Cross, Blue Shield Health Insurance (pays 100% of the monthly premium)
- SIMPLE IRA retirement plan with 3% match
- Hybrid, flexible work environment working part in the office and part remotely.

How to apply: We are committed to the principles of diversity, equity, and inclusion in our work and are particularly interested in receiving applications from those who have lived experiences similar to our program participants. **We are accepting applications on a rolling basis. If interested, please send a cover letter and resume to director@exoduslending.org.** Any questions can be directed to Anne Leland Clark, 612-615-0067 X2.

Equal Opportunity Employer statement: Exodus Lending provides equal employment opportunities to all employees and applicants for employment without regard to race, color, ancestry, national origin, gender, sexual orientation, marital status, religion, age, disability, gender identity, results of genetic testing, or service in the military.