Union Settlement is an on the ground resource for East Harlem residents of all ages and a passionate advocate for the needs of underserved communities. Since opening our doors in 1895, we have brought wellness and community-building programs to our neighborhood, empowering New Yorkers with opportunities to better their lives. More than 350 staff work in our organization, and services impact 10,000 people every year. By helping our neighbors realize their goals, we build the vitality and success of East Harlem. For more information about Union Settlement, please visit our website at www.unionsettlement.org

**Position:** Credit Manager  
**Department:** Business Development Center  
**Reports to:** Senior Director  
**Hours:** Full-Time  
**FLSA:** Exempt

**Position Summary:**  
Union Settlement’s Business Development Center is seeking a Credit Manager who would be responsible for managing the application process for grants and/or loans, offered by the BDC, to East Harlem’s small business owners, under guidelines established by the BDC for this purpose. In addition to processing applications and other documentation, this individual will be required to participate in a pre-training on the terms and conditions of the grant/loan program, and may be required to visit applicants at their storefront locations.

**General Responsibilities:**  
- Assists the Business Development Center in promoting financial services (grants and loans).  
- Instructs potential applicants on available financial alternatives (grants and loans) and their terms and conditions.  
- Receives, organizes and completes application packages, related to the grant/loan program.  
- Reviews documents submitted and secure missing information.  
- Creates and maintains applicant files as required.  
- Assists clients in confirming / cross-verifying information provided in financial applications.  
- Analyzes applicant’s financial status, credit and property evaluations (if required), to determine the feasibility of receiving the requested grant or loan.  
- Provides initial recommendations - approval/rejections - of completed applications, in accordance with pre-established terms and conditions.  
- Submits completed applications for review and final recommendation to the BDC Executive staff.
• Periodically reviews grants and loan portfolios, to ensure compliance with contractual terms and conditions, and full accuracy to policy.
• Resolves customer complaints and inquiries.
• Promptly refers to the BDC Executive Staff any special situations and/or deficiencies of the established procedures and recommended solutions.
• Negotiates payment arrangements with clients in default of their payments.
• Prepares reports listing the portfolio of clients and their standing with the BDC, as needed.
• Submits and provides follow-up on correspondence and notifications regarding customer standings, and delinquencies, and forward irreconcilable accounts for collection action.

Qualifications:
• BA/BS in Accounting, Finance or related degree or H.S. graduate with a minimum 2 years’ experience in comparable positions.
• Detail-oriented and able to fulfill all aspects and requirements of applications and supplementary documentation.
• Active, good listener (able to detect oral inconsistencies from client interactions pertaining to in-person customers, and interactions with peers and supervisors).
• Ability to manage time competently, in order to meet established deadlines.
• Organized (able to maintain comprehensive files and identify required information ASAP, when required).
• Excellent reading and comprehension skills, in order to effectively and efficiently review applications and supporting documentation, with a full understanding of its’ content and quality.
• Excellent communicator, able to clearly express terms and conditions of the grant and loan programs, and communicate decisions with respect to applications while avoiding misunderstandings.
• Excellent problem solver who can apply critical thinking and identify and recommend inventive solutions to issues/challenges arising from the information and / or documentation submitted by applicants.
• Bilingual (English/Spanish) required.
• Ability to work flexible hours.
• Familiarity with East Harlem businesses is a plus.
• Willing learner, who is able to absorb and apply constructive criticism.

To Apply:
Please Send Cover Letter, Resume, References and Salary Requirements to: businessdevelopmentcareers@unionsettlement.org.

Please indicate Credit Manager in subject of e-mail.

UNION SETTLEMENT ASSOCIATION IS AN EQUAL OPPORTUNITY EMPLOYER