

# San Joaquin County Employment Opportunity

## **Business Loan Officer, Full-time or Part-time** Employment & Economic Development Department

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### **The position**

San Joaquin County is recruiting for an experienced loan professional to develop and prepare loan requests from new and expanding businesses for presentation to the Revolving Loan Fund Board in the Employment and Economic Development Department (EEDD) and to also provide conventional and Small Business Administration loan packaging services. This is a single-position classification and the incumbent of this position will work directly with loan applicants of new or expanding businesses. Although direction is received from the EEDD Economic Development Director, the incumbent is expected to perform the required duties with a great deal of independence.

### **The division**

The Economic Development Center (EDC) Business Services division promotes, encourages, and supports the expansion and retention of business in the County, including coordinating with and supplementing public and private sector economic development activities. The EDC conducts and coordinates economic development activities which lead to or result in creation of new jobs or retention of jobs for County residents, develops and coordinates job creation strategy, and prepares annual reports on comprehensive economic development strategy.

### **The department**

The 2020-21 department budget totals approximately \$19.7 million with 71 allocated positions.

### **Recent Department Highlights:**

- The Business Retention and Layoff Aversion contacted over 800 businesses to help them retain workers and/or expand their workforce in San Joaquin County.
- EEDD was awarded a \$3 million Regional Prison to Employment (P2E) Grant by the State of California and has been designated as fiscal agent for the Central Valley Workforce Development Boards. The P2E program helps train individuals to re-enter the labor market with support systems to improve their chances of success.
- The County Economic Development Association was awarded nearly \$200,000 to support job training to full-time, private sector employees. The award will assist San Joaquin employers in strengthening their competitive edge by developing a highly trained and productive workforce.
- The Stockton Lincoln Street WorkNet Center was recognized as the number one Comprehensive One-Stop Center for Workforce Development under America's Job Centers of California.

Recruitment Announcement  
1120-RB0600-01

Equal Opportunity Employer

Human Resources  
44 N. San Joaquin Street  
Third Floor, Suite 330  
Stockton, California 95202  
Phone: (209) 468-3370

**SAN JOAQUIN**  
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*Greatness grows here.*

# Make San Joaquin County your new home!

A land of beauty, recreation and natural riches-from the waters of the Delta to the vines of the wine, San Joaquin County has it all. San Joaquin County boasts seven cities and some of the finest opportunities in the state for boating, fishing, camping, history-gathering, or just plain fun in the sun. Each city, as well as the unincorporated county areas, offers a unique opportunity to enjoy California nature, music, arts and culture. Whatever your interest, it can most likely be found in San Joaquin County.

## Arts, Culture & Recreation

An abundance of activities and events provide a much-needed respite from everyday worries and the Haggin Museum, San Joaquin County Historical Museum, and Stockton Children's Museum are popular spots.

The Bob Hope Theatre, Hutchins Street Square, and the Grand Theater provide cultural and entertainment experiences for children and adults. Sports venues include the Stockton Arena and Banner Island Ballpark for basketball, hockey, baseball, and other sports events. Enjoy college athletics at University of the Pacific and San Joaquin Delta College.

Stockton, the county seat, is the most racially diverse large city in the United States. Over 75 languages are spoken within the region and there is a constant celebration of cultures found in the numerous festivals that invite all community members to share food, music, dance, folklore, customs and traditions.

San Joaquin County operates nine community parks for boating, camping, and picnicking, swimming and organized sports.

Individual cities and communities provide a host of other opportunities, from Lodi Lake Park and Nature Area to the Woodbridge Ecological Reserve. The County-owned and operated Micke Grove Park offers a zoo, rides and a historical museum to delight both children and adults. The San Joaquin Delta offers some of the best boating in the state: more than 1,000 miles of waterways stretch from the Stockton Marina to north of Sacramento and offers access to the San Francisco Bay.



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## Education

From preschool to higher education, the County has it covered with an abundant array of public and private opportunities to learn and grow. The University of the Pacific, California State University, Stanislaus-Stockton Center, Humphreys College and Law School, National University, and San Joaquin Delta College offer a wide variety of choices for educational opportunities. The County's 14 school districts provide families with a wide choice for children's educational development.



## Agriculture

The county is one of the most agriculturally rich regions in California. Almonds are the leading commodity, with 87,300 bearing acres.

Grapes, milk, walnuts and eggs round out the top commodities, with an abundance of other produce. Weekly farmers markets throughout the county offer a cornucopia of fresh fruit and vegetables. Fruit stands and pick-your-own produce farms dot the countryside.

## Housing

Housing is plentiful in San Joaquin County and is affordable when compared to other nearby areas.

Housing ranges from new developments to historic homes found mostly in central Stockton and downtown Lodi. San Joaquin County is a place where families can grow, learn, and experience the nature and beauty of the California landscape while benefiting from the unique opportunities - cultural, recreational, and educational - that the area provides.

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# Business Loan Officer, Full-time or Part-time

## Typical Duties

- Interviews loan applicants to determine program eligibility of loan request under Economic Development Agency and Revolving Loan Fund criteria.
- Collects and analyzes financial statements, tax returns, credit reports and other pertinent data to determine credit worthiness and level of credit risk associated with specific loan request.
- Prepares loan analysis and makes funding recommendation to the Revolving Loan Fund Board for funding consideration; creates commercial loan documents and coordinates loan closings with borrowers and legal counsel when necessary.
- Collects and analyzes real and personal property appraisals and other data and documentation to determine the value, condition, and acceptability of proposed collateral; may inspect real property to assess level of collateral risk.
- Services and monitors loan repayment activities of Revolving Loan Fund recipients and keeps loan documentation current.
- Contacts prospective loan applicants and explains the requirements for obtaining financing through San Joaquin County.
- Assists in coordinating activities with legal counsel regarding collection, foreclosure, and/or liquidation activities.

## Typical Duties, continued...

- Balances financial data and prepares loan status reports for the Executive Director, EEDD Economic Development Director, Business Loan Manager, Revolving Loan Fund Board, Board of Supervisors, Economic Development Administration and others as required.
- Makes presentations on financing to the business community and others involved in economic development; assists in the development and execution of a strategic marketing plan for the financing programs of the department.

## Minimum Qualifications

**Education:** Graduation from an accredited four-year college or university with a major in business administration, public administration, economics or closely related field.

**Experience:** Two years of experience in commercial banking, economic development or business loan administration, which includes underwriting and structuring loans to small and mid-sized businesses.

**Substitution:** Additional qualifying experience may be substituted for the required education on a year-for-year basis.

**Certification:** Economic Development Finance Professional Certification is desirable, but not required.

**AND**

**License:** Possession of a valid California driver's license.

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## Compensation and Benefits

Approximate Annual Base Salary:

**\$63,838 - \$77,586**

In addition to the base salary, the County offers an excellent benefits plan which includes a county contribution to health insurance, dental and vision insurance plans. Other benefits also offered by the County include:

- ◆ 125 Flex Spending Benefits Plan
- ◆ Deferred Compensation under Section 457 of the IRS code. The Roth IRA (after tax) is available
- ◆ 12 days sick leave annually - unlimited accumulation
- ◆ 10 days of vacation leave (15 days after 3 years, 20 days after 10 years, and 23 days after 20 years)
- ◆ 14 paid holidays each year
- ◆ 1937 Retirement Act - reciprocity with CALPERS

For more benefit information, please access the county's benefits website at:

[sjgov.org/department/hr/benefits](http://sjgov.org/department/hr/benefits)



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## Wellness

San Joaquin County is dedicated to providing its employees with a great benefit package and is interested in their overall well-being. Through our SJC Engage wellness program, San Joaquin County employees and eligible dependents are offered support in the way of various workshops, courses, and programs in areas such as Physical and Mental Wellness, Professional Wellness, and Financial Wellness. Employees also enjoy special employee pricing through Perks at Work.

For additional information regarding the wellness program, please click to visit the SJC Engage website:



## Application and Selection

The competitive process includes submittal of a completed San Joaquin County Employment application and Supplemental Questionnaire. Resumes will not be accepted in lieu of a complete application package. If a formal exam process is utilized, qualified applicants will be invited to participate in an oral examination interview which may include a practical exercise. The top-scoring candidates will be referred to the department for a hiring interview. To apply, submit a completed application and supplemental questionnaire on or before the final filing date.

To apply, visit our [webpage](#) or scan this QR code with your smartphone's camera.

Final Filing Date:

**Monday, November 30, 2020**



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