Sunrise County Economic Council

Loan Program Manager

Employment Category: Full time, Exempt (salaried position) with Benefits
Salary Range: $73,000 to $80,000 per annum based on experience
Job Location: Based in Machias office; a mix of in office work, in person meetings, and remote work
Start date: As soon as possible

The Sunrise County Economic Council's (SCEC) mission is to create jobs and prosperity in Washington County, Maine. The Loan Program Manager furthers this mission through managing and supporting SCEC's loan programs and other assigned programs and initiatives that effectively engage and support Washington County businesses and aspiring entrepreneurs. The Loan Program Manager serves as a primary customer-facing lender across SCEC's loan programs, with responsibility for outreach, borrower intake, underwriting and credit recommendations, closing and loan documentation, servicing, portfolio management, loan workout, and loss mitigation as needed.

The Program Manager maintains active borrower and prospective loan client relationships through regular follow-up and in person visits; coordinates referrals with SCEC's Small Business & Entrepreneurship advising team and business support network partners; and works collaboratively with the Director of Lending, Finance, Business Advising, Community Development, and other staff. Across all programs, the Program Manager maintains working knowledge of eligibility, documentation, security interest/collateral and insurance coverage, servicing, reporting, funder and regulatory requirements; helps keep lending policies, procedures, forms, checklists, and internal controls current; and monitors revolving loan fund activity and opportunities to replenish or expand lending capital. In particular, they work in the following areas:

Washington County Unorganized Territory Tax Increment Financing (UT TIF) Program (30%*): The Program Manager administers the County UT TIF loan program, administering low interest, low barrier loans to small businesses in Washington County's unorganized townships. The primary focus of this work is the UT TIF district that supports economic development in the UT. This work will require close and regular work with County government staff and officials as well as with micro, small, and mid-sized businesses. The Program Manager coordinates ongoing assessment of the UT TIF program and develops proposals to improve the program's effectiveness.

EPA Brownfields Revolving Loan Program (25%*): The Program Manager administers SCEC's contract with the US Environmental Protection Agency's Brownfields Revolving Loan Program (Brownfields RLF) including overseeing procurement activities as needed. The Program Manager is the primary contact with the contracted Qualified Environmental Professional (QEP). Working closely with the QEP, borrowers, EPA staff, and the Maine Department of Environmental Protection, the Program Manager ensures compliance with all applicable state and federal regulations and timely reporting of all activities related to SCEC's Brownfields RLF. The Program Manager is the primary in-house expert on the Brownfields RLF program.

Sunrise Loan Fund (25%*): The Program Manager works closely with the SCEC Director of Lending and other loan program and finance staff to ensure timely and effective reporting to USDA, FAME, EPA, and other loan program funders. This includes preparation and submission of quarterly and annual reports to each agency as well as preparation and support for periodic program audits. The Program Manager is also the lead staff person on communicating with agency staff as needed during underwriting, loan servicing, and/or loan workout and loss mitigation. The Program Manager supports SCEC's Loan Committee meetings by preparing meeting agendas, scheduling, and helping facilitate. The Program Manager manages all loan programs, borrower relationships, finance inquiries, underwriting, loan documentation, collateral security interests (at loan closing and thorough the life of the loan), overall loan portfolio monitoring for all existing and future loan programs.

As a primary day-to-day lender and relationship manager, the Program Manager helps applicants assess financing options and complete applications; conducts or leads underwriting; evaluates repayment capacity, collateral and other credit risks; recommends loan structures and conditions; prepares credit memoranda; and supports and presents requests to SCEC's Loan Committee as appropriate.

Following approval, the Program Manager coordinates approval conditions and loan and collateral documentation; ensures security interests are appropriately documented, filed and maintained, including applicable UCC filings, mortgages, liens, title and collateral documentation; and keeps required borrower and collateral insurance and lender interests current. The Program Manager maintains tracking systems for time-sensitive servicing requirements and has primary responsibility for day-to-day portfolio management, including borrower contact and visits, repayment and financial monitoring, collateral and covenant review, periodic credit reviews, risk identification, and follow-up. The Program Manager coordinates advising referrals when technical assistance could strengthen financing readiness, business performance, or repayment capacity.

The Program Manager also has an active role in workout loan management and loss mitigation across SCEC's loan programs, including early borrower outreach; repayment plans, modifications, extensions, restructurings, forbearance, or other workout strategies; and, when rehabilitation is not feasible, collection and recovery activities in accordance with loan policy. All servicing, collection, workout, and loss mitigation activities are appropriately documented and compliant with SCEC policies and program requirements.

Other duties (20%*): The Loan Program Manager assists with other programs or projects at SCEC that support small business establishment, resilience, and expansion in Washington County. This requires close work with staff in the Small Business and/or Sustainable Prosperity Divisions as well as the ability to work effectively with business owners in the fishing, seafood, aquaculture, wood products, and other natural resource industries. This work will be project based and will shift over time as needs emerge and funding allows.

This position's responsibilities and competencies also include, but are not limited to:

- Working effectively with individuals from diverse social, economic, ethnic, academic, and cultural backgrounds, including individuals in recovery;
- Demonstrating empathy, sound judgment, problem-solving, discretion, and effective interpersonal communication, including during periods of stress or financial difficulty;
- Handling borrower, partner, and stakeholder inquiries politely, efficiently, professionally, and confidentially;
- Prioritizing teamwork, collaboration, shared problem-solving, clear internal communication, information sharing, and appropriate escalation of issues;
- Building strong working relationships with borrowers, community partners, funding agencies, financial institutions, and other stakeholders;
- Working collaboratively across SCEC teams and contributing to coordinated referrals and support for businesses and entrepreneurs;
- Demonstrating strong attention to detail, process, organization, follow-through, and the ability to prioritize multiple borrowers, programs, deadlines, and competing responsibilities;
- Exercising initiative and identifying opportunities to strengthen lending operations, borrower service, internal processes, and program effectiveness;
- Maintaining accurate, organized, current, and audit-ready records and effectively using SCEC's loan management, financial analysis, document management, and standard office systems;

- Capturing program activity, outcomes, and impact for reporting and communication with SCEC staff, funders, partners, and other stakeholders;
- Representing SCEC professionally at meetings, events, boards, workshops, conferences, and presentations;
- Demonstrating public speaking and facilitation skills and maintaining an appropriate professional image and appearance;
- Assisting with grant and proposal research, development, writing, and other organizational initiatives as assigned;
- Supporting other employees with special projects and contributing broadly to SCEC activities and organizational priorities;
- County-wide, in-state, and national travel as required;
- Performing necessary administrative duties to support SCEC's programs, operations, and lending functions.

The Loan Program Manager is a member of SCEC's Lending Division and reports to the Director of Lending.

Qualifications: Primary qualifications include a Bachelor's degree or at least five (5) years' relevant experience in a related professional field such as business administration or finance. More extensive experience in the government contracting and/or the financial services industry is strongly preferred. Knowledge of and commitment to Washington County and its economic development is highly valued.

Application Process: Interested applicants may apply by submitting a cover letter, resume, and three professional references to HR@sunrisecounty.org. Any questions should be directed to Denise Cilley, Associate Director/Director of Lending, via email dcilley@sunrisecounty.org or by calling 207-259-5103. The deadline for applications is 5:00 p.m. Monday, September 28, 2026.

SCEC is an equal opportunity employer and designated recovery-friendly workplace.

**Percentages are estimates and may be reallocated as funding and agency priorities dictate.*