



Business Development Officer

1 Position in Fayetteville, North Carolina Service Area

To apply, please send your resume/cover letter to: hr@carolinasmallbusiness.org.

About the Organization

Carolina Small Business Development Fund (CSBDF) works to promote community and economic development throughout North Carolina and the surrounding regions. Our work is inspired and driven by those we serve: aspiring and existing small business owners. By helping entrepreneurs reach their business ownership dreams, we seek to grow and support an engine of local economic growth. CSBDF's model of operations has three prongs: affordable financing, comprehensive technical assistance, and evidence-based policy research. With multiple offices located throughout the state in both urban and rural areas, we offer an accessible pathway for small business success.

Job Description and Duties

Under the general supervision of the Vice President Business Development, identifies and calls on prospective clients, originates and underwrites loan requests, prepares loan write-ups (memos) for underwriting or loan committee review, negotiates loan transaction terms, closes loans and assists in the monitoring and servicing of Carolina Small Business Development Fund's loan portfolio. Business Development Officers are expected to meet established sales calls goals, loan origination goals, loan closing goals, and portfolio performance goals.

Meets weekly with referral sources and potential applicants to increase loan volume. Identify and develop lending opportunities in accordance with the organization's strategic plan. Review and analyze small business loan applications from prospective borrowers as assigned. Follows up with applicants, conduct site visits, and gather documentation necessary to underwrite the loan application.

Prepares underwriting memo or credit memo including financial analysis for review and approval by underwriting or loan committee. Helps with underwriting loan applications in accordance with CSBDF policies and procedures. Negotiates loan structure and works with Loan Servicer in preparing commitment letters; discusses loan commitment and requirements with applicant. Ensure that loan call reports are submitted management within established deadlines.

Manages past dues and workouts within established portfolio performance goals. Builds and manage loan portfolio that adheres to standards of service performance while also expanding CSBDF's small business loan portfolio. Provides limited loan counseling assistance to borrowers as required, and makes referrals to technical assistance providers



for borrowers requiring intensive technical assistance. Represents Carolina Small Business Development Fund at various local forums and community events.

Experience and Education

Required Qualifications

- Bachelor's degree in Business Administration, Finance, Economics or a related field and 5 to 7 years of small business lending experience; or an equivalent combination of education and experience.
- Willingness and ability to travel within service area to visit applicants, referral partners, and borrowers. Possession of a valid North Carolina driver's license.
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Preferred Qualifications

- Completion of credit and loan management courses and/or banking experience.

Knowledge, Skills, and Abilities

- Skill in customer service protocols with a service orientation.
- Familiar with modern office procedures, methods, and equipment including computers and computer applications such as word processing, spreadsheets, and specialized software related to lending operations.
- Effective written and verbal communication skills with the ability to be persuasive one-on-one as well as in a group setting.
- Comfortable interacting with people of different social, economic, and ethnic backgrounds.