Nature of Work:
The Business Solutions Officer position is responsible for providing lending and business assistance services to current and aspiring entrepreneurs. The position is under the general supervision of the Vice President of Business Solutions, but the incumbent(s) are expected to be able to work independently and take the necessary initiative to sustain and grow the organization’s lending portfolio. Incumbent(s) will perform the vital role of acting as ambassadors for the organization to a region’s small business community by performing activities such as those described below:

- Lending Facilitation, to include: business advising/technical assistance initiatives, loan application packaging, professional referrals (i.e. accountants, attorney, insurance agents), group trainings/events, online resources
- Insuring Grant Compliance - Assisting with grant-funded initiatives, objectives and outputs as well as fee for service contracts
- Adhering to CSBDF Loan Policy - Assisting with loan portfolio management to include collecting financial statements on a periodic basis, annual relationship reviews, collections, loan modifications, and compliance
- Develop and Maintaining key business related relationships - (i.e. SBTDCs, governments, Community Banks, Chambers of Commerce)

This position will play a key role in ensuring the organization can meet its overall strategic goals. Thus, it is expected that the incumbent(s) will also work closely in collaboration with other departments including Marketing & Communications, Credit, Development, Fiscal, and Policy & Research.

Essential Job Functions:

1. Helping grow the organization’s lending portfolio by originating new loans:
   a) Identifying and developing lending opportunities in accordance with the organization’s strategic plan and mission.
b) Reviewing and analyzing new small business loan applications from prospective borrowers. This includes all follow up with applicants, conducting site visits, and gathering any/all documentation necessary to assess the loan application.

c) Prepare underwriting memo or credit memo (including financial analysis) for review and approval by underwriting or loan committee as appropriate. Negotiate loan structure and work with underwriting in preparing commitment letters; discuss loan commitment and requirements with applicant.

d) Ensure that all records and loan documentation are complete and accurate.

2. Creating a culture of superior asset quality by assisting with the management of the organization’s loan portfolio:

   a) Assisting credit operations with management of past due clients and workouts within established portfolio performance goals.

   b) Ensuring all current lending clients are subject to at least annual check-ins via phone or site visit. The check-in process includes collection of business financials and completion of follow up jobs surveys.

3. Providing technical assistance services to existing and aspiring small business owners:

   a) Ensure that all technical assistance interactions, trainings, and events are properly tracked for each client.

   b) Provide a broad range of customized business assistance to current and prospective lending clients. This includes, but is not limited to, (a) developing action plan for clients to achieve their goal and following up to monitor client progress and document outcomes; (b) providing general guidance and options in making business management decisions that in consistent with best practices.

4. Promote the role of the organization as a leading contributor to economic development:

   a) Represent the organization at community events and, where applicable, serving on invited committees/advisory boards/etc.

   b) Communicate with partner organizations on a periodic basis to keep them updated about the organization’s programs and activities.

5. Other duties as assigned

**Minimum Role Requirements:**

The minimum requirements for the role include the following education and experience levels, or an equivalent combination:

- Bachelor’s degree in Business Administration, Finance, Economics or a related field.

- Seasoned business development Officer (ideal 3 to 5 years - but minimum 2 years - experience in small business lending or delivering technical business management assistance, or 3 or more years of related experience in program or project development/management. Preferred experience to include: work with SBTDC, CDFI or other financial institution, government agency lending and guarantee programs, and that incumbent be bilingual (able to communicate professionally, both verbally and in writing in English and Spanish).
Required Skills:
The incumbent is expected to possess the below skills, as proven by past work experience or demonstrable work products:

- Exposure to/knowledge of current small business management practices, including - strategy, marketing/sales and service, bookkeeping, budgeting and financial planning, risk management, and use of expense and other internal controls, etc.
- Experience with and knowledge of business loan application/approval process.
- Exposure to and knowledge of NFPs and CDFI mission and objectives.
- Knowledge of all applicable federal and state laws and regulations, maintains compliance with SBA, USDA and other governmental agencies Standard Operational Procedure.
- Knowledge of and adherence to CSBDF Operational Policies and Procedures of federal and state guidance related to lending, client privacy, Equal Credit Opportunity, and various other regulations.
- Ability to establish and maintain effective professional relationships with wide array of clients/businesses/community partners.
- Being responsive in the context of situations that can change rapidly, this includes being able to proactively manage the expectations of both potential and established clients.
- Reviewing and verifying mathematical calculations, maintaining lending records, and identifying and reconciling errors. Accurately evaluating many financial variables and reaching appropriate conclusions.
- Intermediate knowledge of how to operate Microsoft Office products, including the ability to perform spreadsheet analyses.
- Entry level knowledge of customer relationship management software.

Preferred Skills:

- Previous experience in working with an SBTDC, CDFI or other financial institution
- Experience with government agency lending and guaranty programs (i.e. SBA, USDA, EDA).
- Other skills and experience: Salesforce Experience; Bilingual

Physical Demands:
The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- While performing the duties of this job, the employee is frequently required to stand, sit, talk and hear.
- The employee is occasionally required to move about the office; use hands and fingers to feel, handle, or operate computers and office equipment.
- Specific vision abilities required by this job include close vision and the ability to adjust focus.
• The employee is required to interact with the general public, small business owners and others.

**Work Environment:**

*The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.*

1. The work is performed primarily in an office or client business setting. The noise level in the work environment is moderate.

2. Travel within 100 miles of the incumbent’s home location is required approximately 50% of the time. Employee must hold a driver's license and be able to travel outside of the office for meetings, conferences, and other job-related commitments.

3. From time to time employee will be expected to hold training events, attend community events, attend conferences and represent the organization at times that fall outside normal business hours.

The duties listed above are intended only as illustrations of the various types of work that may be performed. The omission of specific statements of duties does not exclude them from the position if the work is similar, related or a logical assignment to the position.

The job description does not constitute an employment agreement between the employer and employee and is subject to change by the employer as the needs of the employer and requirements of the job change.

**Required Approvals:**

_______________________________  _______________________
Approved: Business Solutions Officer                  Date

_______________________________  _______________________
Approved: Vice-President of Business Solutions                  Date